

**Centre for the New Midlands**

# **West Midlands Social Housing Quality Fund Evaluation**



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**West Midlands  
Combined Authority**

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# Executive Summary

This report is a detailed evaluation of the Social Housing Quality Fund (SHQF), a £15 million grant programme aimed at tackling severe damp and mould in social housing across the West Midlands. It was delivered by the Centre for the New Midlands Housing and Communities research team in partnership with the West Midlands Combined Authority.

**Key findings from this report are as follows:**

1. Living with damp and mould is devastating to tenants' lives, health and well-being.
2. The reported causes of damp and mould are seen to be poor ventilation and inadequate heating.
3. Proactive and reactive strategies were adopted in deploying the SHQF funding.
4. Satisfaction with repairs quality but dissatisfaction around tenant engagement and communication.
5. The SHQF Programme demonstrated added value and additionality but is a 'drop in the ocean' of repairs funding needed.
6. It's too early to make a judgement on the impacts of the SHQF repairs on tenants' health and wellbeing.



# 1. Background

In January 2023 the West Midlands Combined Authority (WMCA) secured nearly £15 million of the Social Housing Quality Fund (SHQF) to tackle severe damp and mould in social housing properties across the region.<sup>1</sup>

This funding was allocated equally across the 7 local authorities in the West Midlands, with the programme commencing in October 2023 with the programmes of work completed by September 2024.

Researchers at the Centre for the New Midlands have conducted an evaluation study of the SHQF programme in partnership with the West Midlands Combined Authority, of the range, scope and scale of organisational and tenant impacts of the SHQF funding allocated and deployed by social housing providers in the West Midlands to address damp and mould in their housing units.

The study was conducted from March to October 2024, and the research was underpinned by the overarching question:

*How do social housing providers of different organisational structures, size and stock profile in the West Midlands deploy additional funding in relation to existing business plans, asset management strategies, repairs and maintenance operations, and tenant engagement mechanisms to redress and prevent damp and mould in their properties and guarantee their tenants healthy homes, and what has been the overall impact of the additional funding?*



# 2. Research Methodology

A research framework drawing on previous research evaluation studies of grant funded housing programmes<sup>2</sup> was adopted to explore Property, Processes, People and Policy implications respectively.

A case study methodology was adopted with 5 case study housing providers: two local authorities (Birmingham City Council and Dudley Council), two Arm's Length Management Organisations<sup>3</sup> (Wolverhampton Homes and Solihull Community Housing) and one housing association (Citizen). Data was collected between March and the end of August 2024, and the findings, figures and analysis included in this report are representative of that empirical data.



Figure 1: SHQF Evaluation Local Authority Case Studies

## Research methods included

- An in-depth technical analysis of the damp and mould repairs on the 2,444 properties selected for the West Midlands SHQF funding programme to evaluate the scope of the works, types of homes repairs, range of damp and mould repair intervention strategies deployed and the associated costs.
- 11 management interviews with housing providers heads of service in asset management and repairs, to understand the strategic management and delivery of the SHQF in the West Midlands, the challenges encountered, the additionality and value provided, as well as the scale of funding gaps to effectively deal with damp and mould across local authority homes.
- Co-design work with tenant and expert panels to develop a new tenant survey and qualitative interview protocols for investigating the impact on and experience of tenants, as well as a focus group with frontline housing officers at the local authorities.
- A tenant survey distributed to households that had damp and mould repairs works done through the SHQF funding programme, with a 14% survey response rate.
- 20 qualitative tenant interviews undertaken with tenants who had provided their contact details to the research team within the anonymous survey where they expressed an interest in being interviewed to share their experience.

<sup>2</sup> Mullins, D., Sacranie, H. and Pattison, B., 2017. Social Lettings Agencies in the West Midlands. <https://shura.shu.ac.uk/15740/1/REPORT-1-SOCIAL-LETTINGS-AGENCIES-IN-THE-WEST-MIDLANDS-FINAL-MARCH-24.pdf>  
Archer, T., Crisp, R., Ferrari, E., Green, S., Mccarthy, L., Moore, T., Mullins, D., Pattison, B. and Sacranie, H., 2019. Scaling up social lettings? Scope, impact and barriers. <https://shura.shu.ac.uk/24746/1/scaling-up-social-lettings.pdf>

<sup>3</sup> An ALMO or Arms-Length Management Organisation is a not-for-profit organisation set up by a local authority to manage its housing stock. The council retains ownership of the housing, but the day-to-day management, maintenance, and repair responsibilities are handled by the ALMO, ideally increasing tenant involvement in decision-making about how their homes are managed.

## 3. Key Findings

### 3.1. Living with damp and mould is devastating to tenants' lives, health and well-being.

Evidence from this study shows how some tenants are still living with dangerous levels of damp, in the worst cases with life-threatening physical and mental health impacts. Harrowing testimonies from the research describe asthma and chronic chest infections, repeated visits to hospital, parents feeling helpless at not being able to protect their children from living in damp and mouldy conditions, and the mental health toll including feeling a sense of shame about the condition of their home.

Crucially, 40% of tenant survey respondents had been living with damp and mould for over 4 years, demonstrating not only how chronic this issue is, but also demonstrating the need for targeted funding programmes like the SHQF to help those tenants in the direst situations.

### 3.2. The reported causes of damp and mould are seen to be poor ventilation and inadequate heating.

Property analysis, reinforced by management interviews and triangulated by tenant surveys and interview findings all attribute the underlying causes of damp and mould in these homes to poor ventilation and inadequate heating, as well as living conditions in the home. Inadequate heating was attributed to fuel poverty and cost-of-living pressures.

Accordingly, the distribution of intervention types adopted by providers showed that mechanical ventilators and mould treatment represented the largest portions of interventions, accounting for nearly half (46.85%) of all damp and mould repairs interventions.

### 3.3. Proactive and reactive strategies were adopted in deploying the SHQF funding.

Due to little prescription on how the funding should be deployed, combined with a short time-frame and existing repairs works procurement pipelines, the property selection rationale and the choice of intervention strategies intervention for the funding programme ranged from and included stock-led (i.e. based on stock survey data) to customer led (i.e. responsive repairs as a result of tenant complaints).

It's simplistic to relate this to quality vs quantity decisions but there are some associations in the strategic decision-making between deciding to invest more in a 'whole house approach' via deeper refurbishments of fewer homes or to spread the funding more thinly on lighter interventions for more homes, thereby benefitting more tenants or being able to address more complaints on damp and mould.

### 3.4. Satisfaction with repairs but dissatisfaction around tenant engagement and communication

The evaluation evidences a generally positive level of satisfaction with the SHQF repairs works carried out, with 63% of survey respondents rating the quality of the repairs work done between 'Excellent' and 'Satisfactory'. However, there were low levels of satisfaction around engagement and communication with tenants by their housing providers, with 'Poor Communication' the highest ranked negative impression from the survey.

This was corroborated by management interviews which revealed that programme scale for many providers had to be reduced due to tenants' refusals for access, or not wanting any works to be done to their homes. Where contractors worked with housing providers and resourced tenant engagement with dedicated tenant liaison officers working with frontline housing officers, the outcome and experience for tenants was far better.

### 3.5. The SHQF Programme demonstrated added value and additionality but is a 'drop in the ocean' of repairs funding needed.

The specificity of this grant programme targeting damp and mould in social homes was welcomed by housing providers and much needed. The ring-fencing for damp and mould repairs as well as not having to match-fund the grant allowed for additionality through increasing both the scale and scope of current responsive and planned repairs. Housing providers could do more of the same interventions, bring forward repairs planned for next year and try new approaches and strategies that would not have been financially viable within existing budgets.

However, the grant funding provided through SHQF represented 'a drop in the ocean' of funding required to address damp and mould specifically and responsive and planned repairs more generally. SHQF grants made up only between 2% to 10% of the annual funding required by the 5 case study housing providers for responsive repairs including damp and mould. The total current annual budget for dealing with damp and mould repairs for the case study providers was £15.2 million while their combined annual budget requirement to address damp and mould was £30.3 million (Table 1). The funding gap was not evenly distributed with Birmingham City Council having the largest funding gap to address damp and mould, at over 3 times their annual damp and mould repairs budget.

### 3.6. It's too early to make a judgement on the impacts of the SHQF repairs on tenants' health and wellbeing.

While this evaluation collected important data on tenant experiences of living with damp and mould, and their experience of the programme delivery of the damp and mould repairs to their homes, it is challenging to meaningfully evaluate the overall success of the repair interventions with regard to short to medium term impacts on health and wellbeing as the works continued into the summer of 2024. Tenants were reserving judgement till after the winter 2024/25 to say how effective the repairs had been in removing and preventing the re-occurrence of damp and mould, while housing providers agreed that the measuring of the success of the programme in removing damp and mould should ideally take place after 6 months and after a winter cycle. The tenant survey data reporting on changes in physical and mental health after the SHQF damp and mould repairs suggest that rather than the damp and mould repairs not having significant impacts on physical and mental health, that for many it was too early to tell.

Table 1: Funding gap for damp and mould repairs (£M)

Metric	Value (£M)
Current annual budget for damp and mould repairs	15.2
Overall funding requirement for damp and mould repairs	30.3
Funding Gap	15.1

## 4. Recommendations

### 4.1. Damp and mould in homes is still a critical issue: more funding is needed to tackle the causes and prevalence of damp and mould

This evaluation has revealed the awful conditions of homes with damp and mould and the devastating impact it has on people's lives. It's also showed the added value of this programme, how 2,444 homes had damp and mould repairs and refurbishments that might not otherwise have been undertaken. The funding requirements evidence the large gap between damp and mould repair and responsive repairs budget, and the scale of funding required to address damp and mould repairs.

While there are technical causes of, and technical solutions to, addressing damp and mould as outlined in this report, it is critical that these approaches go beyond treatment to looking at structural issues like fuel poverty or cost of living pressures. Fuel poverty is an issue particularly for older homes (often with poor insulation and inadequate ventilation) and interventions should account for and seek to address this harm, in trying to balance energy efficiency and affordability in the context of fuel poverty.

Furthermore, discourse around reasons for damp and mould attributed to behaviours and choice is problematic and does not take into account poverty, disadvantage, and lack of power or choice.

### 4.2. The need for a tailored approach to intervention strategies

The connection between construction methods and energy rating is evident: traditional homes, which form the majority of many providers' portfolios, tend to have lower EPC ratings. Providers with a higher proportion of non-traditional or hybrid homes, such as Citizen and Solihull, are better positioned to achieve Decent Homes Standards with targeted interventions.

Damp and mould problems are widespread in many homes, with a significant number of cases affecting every room. The bathroom is the most frequently impacted area, either on its own or along with other rooms, highlighting the vulnerability of homes to moisture due to humidity. This underscores the importance of enhancing moisture control and ventilation systems. However, a "one-size-fits-all" approach overlooks the principles of the 'Whole House Approach' which emphasises that the need for a comprehensive and a variety of pre-repair inspections to determine appropriate intervention strategies is crucial for effective damp and mould treatment.

There is also a universal need for more comprehensive data on the number of homes with damp and mould. Data management and monitoring is crucial for the social housing sector and there is a need to embed 'user-centric approaches' to energy efficiency. This ties into a tailored approach to home energy efficiency, considering individual home characteristics and living conditions.

Monitoring and follow up reviews are crucial to ensure long term success while random sampling would provide an understanding of how properties are functioning and identify areas for preventative maintenance.

### 4.3. Improving tenant engagement around repairs and interventions

A holistic approach is needed to support tenants around the repairs and damp and mould interventions, including simple and accessible resources for tenants.

Building trust and rapport with tenants is critical to secure access and ensure the successful installation of measures. Additionally, raising tenant awareness and providing education on damp prevention is essential for long-term management. Contractors and tenant officers have a crucial role in addressing issues of concern and in improving communications with tenants. Damp and mould repairs require a collaborative approach with tenants.

### 4.4. Funding pipeline and administration

A longer and sustained pipeline for grant funding would allow better procurement and more strategic planning and implementation around how to deploy the funding, which properties to select to maximise its impact, and improve the quality of responses. The funding helped with 'easy wins' but more time is needed for the wider adoption of 'whole house' strategic approaches.

Housing providers felt that the SHQF Programme could have been made more accessible and easier to administer, with a clearer reporting framework from the outset.

There is an opportunity for public grant programmes like the SHQF to establish and benchmark clear reporting standards with metrics that would help focus on the critical outcomes for similar programmes, addressing knowledge gaps and building an evidence base for housing organisations and the government to help inform and shape future strategies and further grant investment.

### 4.5. Examining the repairs claims and litigious environment of damp and mould repairs

Housing providers felt strongly that because of the high numbers of ongoing claim cases with a high-cost burden eating into repairs funding budgets, the government should consider the need for regulation to close loopholes and create a ceiling on fees for solicitors approaching tenants and generating income through litigation.

Some tenants, on the other hand, felt that using a solicitor and making a claim was the only way to get landlords or housing providers to address the damp and mould in their homes.

From either viewpoint, repairs claims emerged as a significant issue which may need to be examined to ensure tenants' rights of representation are protected and public funding can be focused on repairing properties, rather than on legal fees.

### 4.6. A 'Whole Housing quality' approach: aligning with public health strategies and Decarbonisation programmes

Repairs and maintenance could be more closely aligned to healthy homes teams and strategies, considering not only stock condition data, but public health data as well, and working with local health and housing partnerships to tackle damp and mould in homes as a public health as well as housing quality issue. Building in simple health and wellbeing metrics into reporting frameworks for grant funding programmes but also internal organisational key performance indicators for damp and mould repairs would help embed measurable health improvement outcomes as part of housing quality improvements.

There are also clear overlaps between damp and mould repair interventions and retrofitting homes, particularly proactive approaches around insulation and thermal efficiency. The issue of damp and mould prevention could also be integrated with decarbonisation strategies and programmes, rather than treating it as a separate issue.

Taking this more integrated approach to programmes for improving housing quality, linking up Decency and Decarbonisation grant programmes as an example, would begin to address the causes of damp and mould and prevent their future occurrence as part of not only a 'whole house', but 'whole housing quality approach' in policy.

# West Midlands Social Housing Quality Fund Evaluation Report

## Section 1: Context

### 1.1. Tackling Severe Damp and Mould

In January 2023 the West Midlands Combined Authority (WMCA) secured nearly £15 million of the Social Housing Quality Fund (SHQF) to tackle severe damp and mould in social housing properties across the region.<sup>5</sup>

According to the English Housing Survey<sup>6</sup>, in 2022, 15% of homes in England failed to meet the Decent Homes Standard, while 8% of dwellings had a HHSRS (Housing Health and Safety Rating System) Category 1 hazard, and 4% of dwellings had a problem with damp. Looking more specifically at social housing stock, in 2022, 7% of local authority dwellings and 4% of housing association dwellings had damp, both an increase from the previous year.

After the tragic and preventable death of the little boy Awaab Ishak who passed away due to his exposure to mould in his home, Awaab's Law<sup>7</sup> was introduced as part of the Social Housing (Regulation) Act 2023, with the expectation for it to come into force before the end of 2024.

Awaab's Law aims to improve living conditions and protect tenants' rights by holding landlords more accountable for damp and mould in social housing. This will include landlords investigating and fixing damp and mould issues promptly, keeping a record of correspondence with residents and contractors, and strengthening the Housing Ombudsman's authority to oversee landlords' compliance. Landlords will have to investigate hazards within 14 days and make repairs within 7 days if the hazard is deemed to be a significant risk to health or safety.

### 1.2. Detrimental Impacts of Damp and Mould in Homes

Common causes of damp and mould are condensation building up from temperature differentials between indoors and outdoors, poor ventilation and poor insulation.

This build-up of condensation and damp in homes can lead to the growth of dust-mites, bacteria and mould, the spores of which cause allergic reactions like rhinitis, and cause or worsen asthma and other respiratory infections and illnesses.

Children who grow up with mould in their home are up to three times more likely to have coughs and wheezes related to asthma and other respiratory illnesses, while (Department for Health and Social Care, 2022)<sup>8</sup> cold and damp homes also increase the risk of cardiac disease and can worsen health conditions like arthritis (WHO, 2009).<sup>9</sup>

The impacts of poor housing quality include detriment to both physical and mental health. Living in a home that has damp and mould increases the prevalence of anxiety, worry and depression.

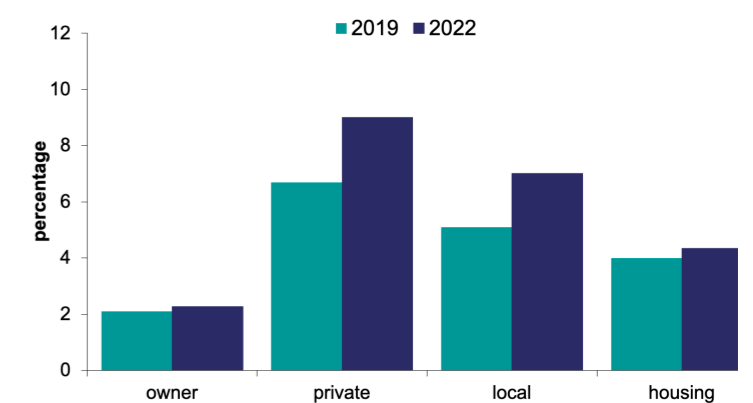


Figure 2: Dwellings with damp problems, 2021 and 2022

(Figure 4.6. English Housing Survey)<sup>10</sup>

<sup>5</sup> <https://www.wmca.org.uk/news/15m-to-be-spent-tackling-region-s-most-dilapidated-mouldy-and-unhealthy-homes/>

<sup>6</sup> <https://www.gov.uk/government/collections/english-housing-survey#2022-to-2023>

<sup>7</sup> <https://www.gov.uk/government/consultations/awaabs-law-consultation-on-timescales-for-repairs-in-the-social-rented-sector/b7173b41-1d97-495d-857a-3085f95d26ff#awaabs-law>

<sup>8</sup> <https://www.gov.uk/government/publications/chief-medical-officers-annual-report-2022-air-pollution>

<sup>9</sup> Heseltine, E. and Rosen, J. eds., 2009. WHO guidelines for indoor air quality: dampness and mould. <https://www.who.int/publications/i/item/9789289041683>

<sup>10</sup> <https://www.gov.uk/government/statistics/chapters-for-english-housing-survey-2022-to-2023-headline-report/chapter-4-dwelling-condition#damp>

## Section 1: Context

1.2. Detrimental Impacts of Damp and Mould in Homes continued:

A recent House of Commons Research Briefing entitled *Health Inequalities: Cold and damp Homes* (February 2023)<sup>11</sup> considered the social inequalities inherent in poor quality homes with certain household types likely to be disproportionately affected by cold and damp. Damp homes were more common in households with children, over-60s were more likely to live in excessively cold homes, while low-income households, single parent households and ethnic minority households were also more likely to have damp and mould.

The cost to the NHS of poor-quality housing has been calculated at £1.4bn per year to treat those people (in the first year of their illness) who are affected by their housing condition. However, a more holistic costing considering the broader societal costs of poor housing has been estimated to be around £18.5 billion per year (BRE, 2021).<sup>12</sup>

In the recent Independent Investigation of the National Health Service in England, published in September 2024,<sup>13</sup> Lord Darzi describes the pressures on public healthcare beyond the demographics of an aging population, including housing as one of the wider determinants on health. The report goes on to raise the issue of damp and mould, citing the English Survey data on increasing prevalence of damp and mould:

*“Housing quality impacts health outcomes: poor housing is associated with increases in respiratory conditions and communicable diseases. The number of homes with damp problems has increased between 2019 and 2022. While this rose across all sectors, the starker increases were in private and local authority rentals.”*

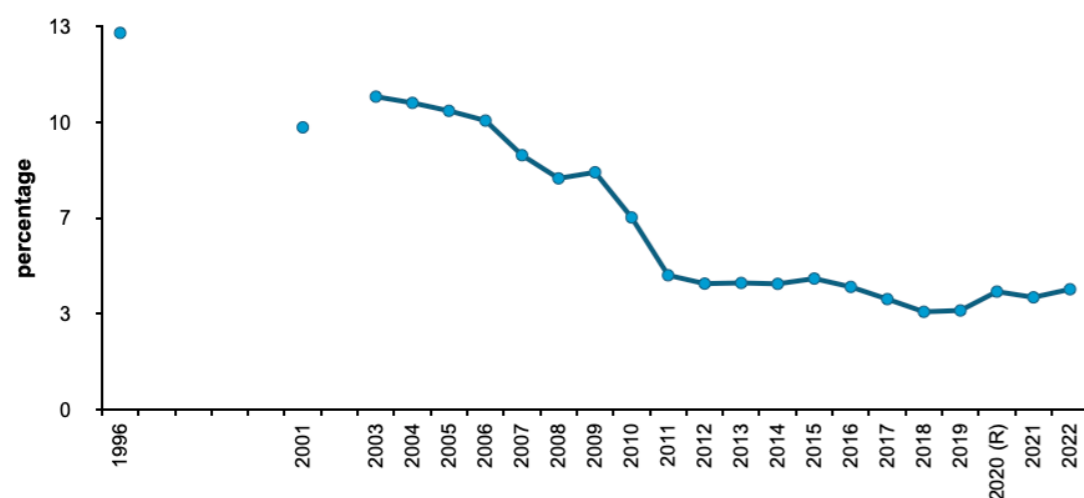


Figure 3: Dwellings with any damp problems, 1996 to 2022

(Figure 4.5. English Housing Survey)<sup>14</sup>

There are initiatives in the West Midlands, like the Black Country Health and Housing Partnership, which was established to improve health outcomes for social housing tenants. This partnership of housing providers, local authorities and NHS service providers, led by the Black Country Integrated Care Board (ICB) and Walsall Housing Group (WHG) aims to reduce health inequalities, ensure access to health services and more broadly to explore how to best address the needs of the most disadvantaged in society. The Black Country Integrated Care System (ICS), also known as Healthier Futures, brings together local authorities, NHS service providers and commissioners, and other local partners to plan and deliver health and care services. (Members of this partnership fed into the expert panels that helped shaped the methodology for this research evaluation).

While there are technical explanations for the increasing occurrence of damp and mould in local authority housing there are underlying structural factors too. The issue of living in cold and damp homes not only pertains to the ventilation, insulation and thermal performance of a home but increasingly the cost-of-living pressures where households must make budgeting decisions around essential costs like heating or food bills. Other issues like overcrowding in inappropriate sized homes also exacerbates damp and mould and reinforces how the reduced supply of good quality, affordable social housing has indirect consequences through the deterioration of housing quality.

## 1.3. The Future of Social Housing: Green and Decent Homes

The SHQF programme was specifically targeted at addressing damp and mould in social housing in the West Midlands, and homes selected for this funding could not be the same ones as those being refurbished through the Social Housing Decarbonisation Fund. Nevertheless, there are overlapping issues which both relate to the scale of investment required for responsive and planned repairs as well as for retrofitting homes to be Future Home Standards compliant, working towards net zero housing.

In another recently published report from September 2024, *Securing the Future of Council Housing*,<sup>15</sup> contributed to and signed by over 100 English local authorities, housing providers set out 5 solutions to bring back council housing from the brink of financial peril. The fourth of those proposed solutions is to “Ensure existing council homes are green and decent.”

The report sets out how, alongside the budget cuts from 2010, more homes have slipped into non Decency as they have aged: “Since both the Grenfell Tower fire in 2017 and the death of Awaab Ishak due to mould in his family’s home in 2020, the government has introduced a new consumer standard and inspection regime, new requirements to fix reported health and safety hazards within strict timeframes, and new professionalisation requirements for 25,000 housing employees. This welcome recognition of the importance of standards in social housing will inevitably increase the pressure on council landlords’ revenue budgets, so it is crucial that central government works with social landlords to ensure these obligations can be met.”

While the regulatory and funding trajectories of Decency and Decarbonisation are distinct, for housing providers practically managing the quality and improvement of the same homes there is scope for a more joined up and holistic view of housing quality and funding needed for its improvement that integrates the immediate and long-term prevention of damp and mould as part of the retrofitting programme to achieve Green and Decent Homes.



<sup>11</sup> <https://commonslibrary.parliament.uk/research-briefings/cbp-9696/>

<sup>12</sup> Garrett, H., Mackay, M., Nicol, S., Piddington, J. and Roys, M., 2021. *The cost of poor housing in England*. Building Research Establishment. Watford. [https://files.bregroup.com/research/BRE\\_Report\\_the\\_cost\\_of\\_poor\\_housing\\_2021.pdf](https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf)

<sup>13</sup> Darzi, A., 2024. *Independent investigation of the National Health Service in England*. <https://www.gov.uk/government/publications/independent-investigation-of-the-nhs-in-england>

<sup>14</sup> <https://www.gov.uk/government/statistics/chapters-for-english-housing-survey-2022-to-2023-headline-report/chapter-4-dwelling-condition#damp>

<sup>15</sup> <https://www.southwark.gov.uk/housing/securing-the-future-of-england-s-council-housing>

## Section 2: Research Design and Methodology

### 2.1. Aims

This research evaluation was undertaken in partnership with the West Midlands Combined Authority, of the range, scope and scale of organisational and tenant impacts of the SHQF funding allocated and deployed by social housing providers in the West Midlands to address damp and mould in their housing units. The research study was conducted between March and October 2024, and was underpinned by the following question:

How do social housing providers of different organisational structures, size and stock profile in the West Midlands deploy additional funding in relation to existing business plans, asset management strategies, repairs and maintenance operations, and tenant engagement mechanisms to redress and prevent damp and mould (D&M) in their properties and guarantee their tenants healthy homes, and what has been the overall impact of the additional funding?

### 2.2. Research Design

This evaluation study consists of 4 overlapping methodological stages. A roundtable meeting was held in July 2024 to discuss the early findings set out in this report, and to feed into policy recommendations.

A case study methodology was adopted with 5 social housing providers, all recipients of the SHQF, as case studies from the West Midlands. The case study sample includes two local authorities, two ALMOs (Arms-Length Management Organisations) and one housing association from the West Midlands.

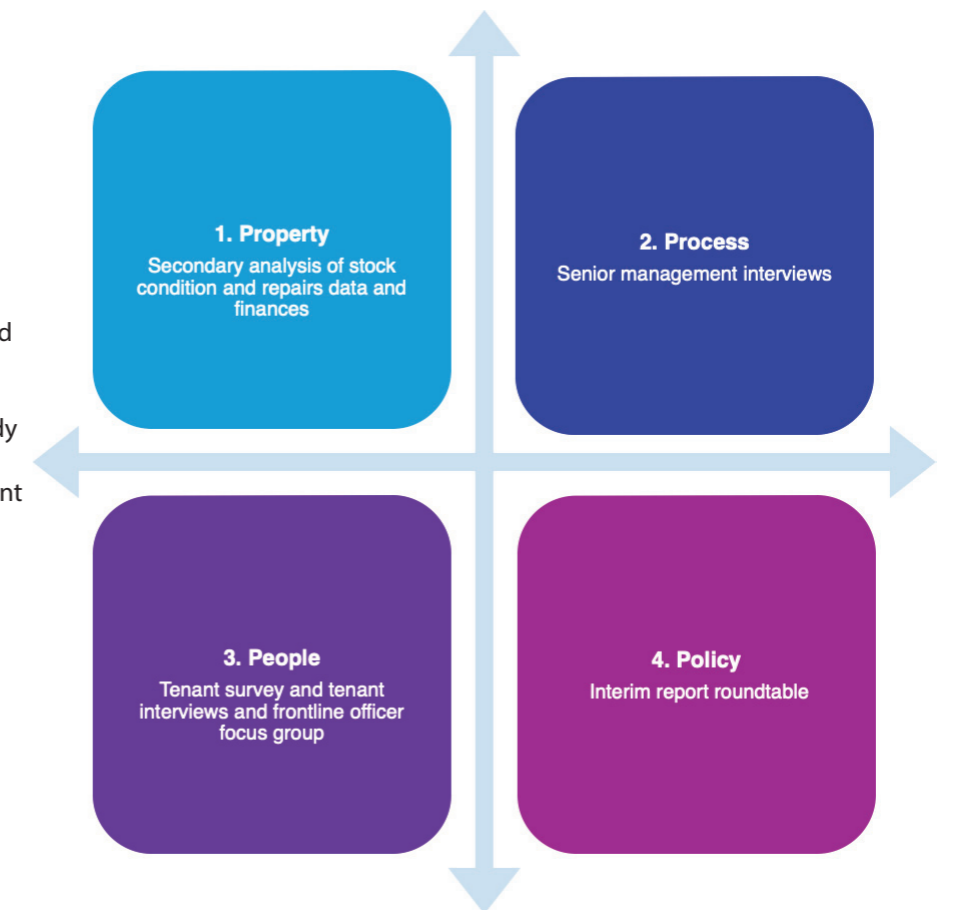


Figure 4: WM SHQF Evaluation Framework\_ CNM 2024



Section 2: Research Design and Methodology

2.3. SHQF Case Study Profiles<sup>16</sup>

The Social Housing Decency Fund provided £2.1 million of grant funding to local authorities respectively within the West Midlands Combined Authority (WMCA) to address damp and mould issues in social housing across the region.

1. Birmingham City Council

(Housing stock in Birmingham: approx. 59 000 homes)

Birmingham planned to allocate the full £2.1 million SHQF grant to upgrade ventilation and thermal efficiency across 1,050 properties. While Birmingham acknowledges a significant £370 million backlog in decency-related investments, their current programme only addresses short-term fixes. The long-term solutions to damp and mould hazards remain a future consideration. There were some issues around tracking the specific dwelling or the number of hazards that would be resolved through this project, because of reporting via their contractors.

2. Coventry – Citizen

(Housing stock in Coventry: approx. 19 000 homes)

Citizen, a housing association based in Coventry working with the city council, planned to focus its SHQF grant on treating 1,045 properties identified with significant damp and mould hazards. This included ventilation and monitoring equipment installation in 415 properties with Category 1 hazards and 630 with Category 2 Hazards. Insulation, chemical treatments, and redecoration were also planned, costing between £500 and £900 per property.

3. Dudley Metropolitan Borough Council

(Housing stock in Dudley: approx. 21 000 homes)

Through the SHQF, Dudley, planned to spend between £9,300 and £11,600 per home on 192 properties, focusing on ventilation, insulation, and heating upgrades, including window replacements. A contingency fund of £150,000 was reserved for unexpected costs. While Dudley identified the dwellings and work specifics, the lack of detailed reporting on the hazards being addressed posed a challenge for accurate reporting. The council’s ongoing survey, which highlights a £8.6 million need for hazard-related repairs, reinforces the urgency of these works.

4. Solihull Community Housing:

(Housing stock in Solihull: 10 000 homes)

Solihull aimed to use their grant to improve 190 homes, with a focus on external wall insulation, window frame insulation, and energy efficiency upgrades. Additionally, 17 homes were to receive solar panels, and 8 air source heat pumps, with an average intervention cost of £9,000. These works were expected to resolve 17 Category 2 damp and mould hazards and eight Category 2 cold-related issues.

5. Wolverhampton Homes:

(Housing stock: around 21 000 homes)

Wolverhampton planned to fund insulation and ventilation improvements across 146 dwellings, with a particular focus on 46 solid wall homes, where loft and wall insulation would be installed. The work aimed to address 2 Category 1 and 19 Category 2 damp and mould hazards. Wolverhampton Homes also planned to enhance ventilation in 100 homes at a relatively low cost of £260 per unit.

2.4. Property Methodology

Five key metrics (Figure 5) were utilised to understand and analyse the performance of the SHQF programme for residential dwellings that were being repaired for damp and mould:

- 1. Existing Stock Condition:** This includes parameters such as property location, wall type, and age.
- 2. Condition Assessment:** This covers defect diagnosis, replacement year of elements, and interventions undertaken.
- 3. Regulatory Compliance:** This metric involves assessing the type of damp and the hazard rating following the housing health and safety rating system (HHSRS).
- 4. Energy Efficiency:** This includes heating type and EPC rating.
- 5. Time-Cost Efficiency:** Evaluating the efficiency of the repairs in terms of time and cost.

There were in some areas significant gaps and inconsistencies in the data provided which required a number of follow-up requests and meetings to gain a better overview of the properties and damp and mould repairs undertaken. A spreadsheet mapping these metrics in detail was provided to the case studies as a template for property data collection. In most cases the data was provided directly by the housing provider, but with Birmingham City Council, their contractor Equans also shared their SHQF programme data directly with the CNM research team.

The property data collection and analysis began in March 2024 and continued to track the SHQF repairs property programme data until the first week of September 2024.

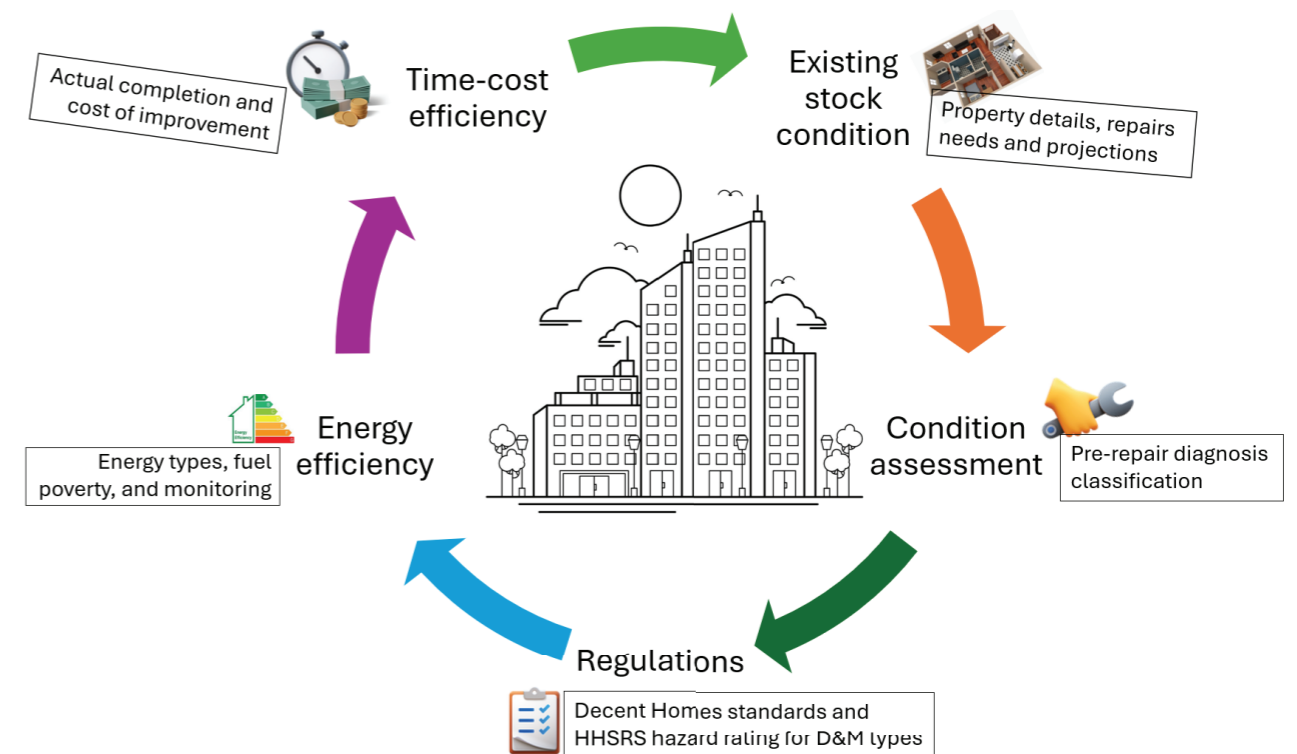


Figure 5: Metrics underpinning SHQF programme stock data request

<sup>16</sup>For reporting brevity, the housing provider case studies are mainly referred to in this report as Birmingham, Citizen, Dudley, Solihull and Wolverhampton respectively.

## Section 2: Research Design and Methodology

## 2.5. Process Methodology

Stage 2 qualitative research interviews were conducted with 11 directors or senior managers at the 5 case study housing providers, including heads of housing, asset management and repairs.

These interviews explored the process of deploying the SHQF funding, the rationale behind property selection for the funded repairs, damp and mould intervention types, how tenants were engaged and barriers and enablers of the SHQF. Interviewees also reflected on the value for money of the funding programme and the additionality achieved.

The management interviews included anecdotal details of the scale of funding required to address damp and mould in existing stock and how that fitted into existing reactive and planned repairs budgets. Management interviews were conducted from March to April 2024.

To gain a more robust overview of current budget lines and fundings gaps, the management interviews were followed up with a short online questionnaire in August 2024 for the housing providers, requesting estimated and projected figures on current annual budgets for damp and mould repairs and responsive and planned repairs respectively, as well as overall funding requirements for the same categories.

## 2.6. People Methodology

The need to integrate participatory research approaches was identified from the early stages of this evaluation. In May 2024, four engagement sessions were delivered by the Centre for the New Midlands:

1. **Improving Tenant Interview Engagement Session:** consulted tenants living in social housing, across the UK, on our draft tenant interview guide.
2. **Improving Tenant Survey:** consulted social housing tenants, based across the UK, on our draft tenant survey.
3. **Frontline Officer Focus Group:** frontline officers from the housing provider case studies shared their experiences working with tenants to deliver the SHQF grant.
4. **Expert Co-design Panel:** senior leaders, academics and health and housing experts reviewed and refined our methodological approach.



The objectives of these workshops were to provide a contextual framework for the evaluation and refine the research design. Each workshop lasted between 60 to 90 minutes and engaged different types of experts in social housing.

Tenant workshops were co-facilitated with Dr Hannah Absalom, a research fellow from the University of Birmingham with expertise and extensive experience in tenant engagement and co-design methodologies. Through these conversations, tenant experts underlined the following:

- **Trust and communication:** highlighting that for a myriad reasons there are low levels of trust between tenants and their social housing providers, and the critical importance of understanding how the repairs have been communicated.
- **Contextual complexity and contractors:** underlined the degree of contextual complexity of repairing and maintaining social rented homes, including the varying experiences with the contractors employed to undertake the repairs.
- **Insidious Impacts:** revealed subtle challenges of living with damp and mould, for instance, significant time costs, including effects on work, social, and family life, and the unexpected burden of managing repairs.

Our Frontline Officer Focus Group included six frontline officers, from the housing provider case studies, to share the perspective of those working directly with tenants to deliver the SHQF grant. The session provided a deeper contextual understanding of programme delivery in a complex funding and policy cycle, and the challenges faced by the social housing provider case studies.

The Expert Co-design Panel provided valuable insights into the research design. The comprehensive survey recommendations, encompassing demographic data, health baselines, and detailed questions on tenant-landlord relationships, aimed to enhance the quality of this evaluation. Additionally, the ethical considerations and diverse dissemination strategies discussed ensure responsible research practices and broad stakeholder engagement.

The key findings from these sessions were directly implemented into our research design. Furthermore, they helped to contextualise our understanding, increasing our sensitivity and empathy when engaging with tenants.

## Section 2: Research Design and Methodology

### 2.7. Tenant Survey

The purpose of the Tenant Survey was to understand how the repairs and refurbishments impacted tenant quality of life. The Tenant Survey included 40 questions, with an average completion time of between 5 to 15 minutes. The survey began with a brief explanation of the research goals and a consent question. It comprised of the following sections:

- **Section 1: Your Experience with Damp and Mould** asked questions related to the tenants' experience with damp and mould before the intervention took place.
- **Section 2: Reporting and Repairs** asked questions related to reporting damp and mould and arranging the repairs.
- **Section 3: After Repairs** focused on the tenant experience after the intervention took place.
- **Section 4: About You** asked essential demographic information.

Importantly, after reviewing the survey design, Dudley requested significant edits to the survey that would be shared with their tenants. Dudley had taken a proactive and preventative approach to programme delivery, thus felt that as Dudley tenants were not facing problems with damp and mould that questions related to damp and mould would not be applicable. Rather than not including Dudley Council tenants in the survey, and wanting to work collaboratively with all the participating case studies, a compromise was reached where Dudley tenants were sent a modified version of the survey, with questions related to existing occurrence of damp and mould removed. However, questions related to the repairs were retained for comparison purposes. (The survey data from both survey sets were then statistically combined for the purpose of analysis).

The survey was disseminated by email and text to tenants by the social housing provider case study partners themselves, drawing from their records of tenants who had received repair work funded by the SHQF. The survey was distributed at the start of August 2024 and closed at the end of August 2024.

The survey was shared with 1882 tenants and received a 14% response rate. This response rate is above expectations, especially given that this section of the population is historically over surveyed. However, the responses are heavily weighted towards Birmingham City Council, Dudley Council and Citizen Housing tenants, given the relative scale of their SHQF repairs programmes compared with Solihull and Wolverhampton.



### 2.8. Tenant Interviews

**20 semi-structured interviews were conducted over the phone and lasted approximately 30-60 minutes.**

Each social housing provider case study was represented in these interviews, which were conducted between August and September 2024. The most effective sampling strategy identified was to include a question in the survey, encouraging those interested to share their contact details. Similarly to the survey, interviews are more heavily weighted towards Birmingham City Council and Citizen Housing tenants.

#### Anonymity and Research Ethics Protocols

All research participants received detailed participant information sheets (which included signposting for help and support) and completed participation consent forms setting out how collected empirical data would be coded and analysed, reinforcing the anonymisation of data, and their right of withdrawal.

Participation information as well as consent questions were embedded at the start of the online tenant survey.

£20 shopping vouchers were provided to all tenants involved in panels and interviews and there was a survey prize draw for tenant participants, with a £100 shopping voucher prize awarded.

#### Limitations and Biases

It should be noted that there is a potential bias arising from non-response; it is possible that those with strong opinions (both negative and positive) are more likely to respond which may have implications when it comes to analysis. Timeframe challenges meant that vulnerable and hard-to-reach population groups, such as non-English speakers, elderly tenants, or those without internet access, may not be represented in this research.

Different social housing providers took different strategies to the selection of homes with damp and mould to repair, some case study providers drew directly from a complaints list, which may account for some of the negative weighted responses.

# Section 3: Property

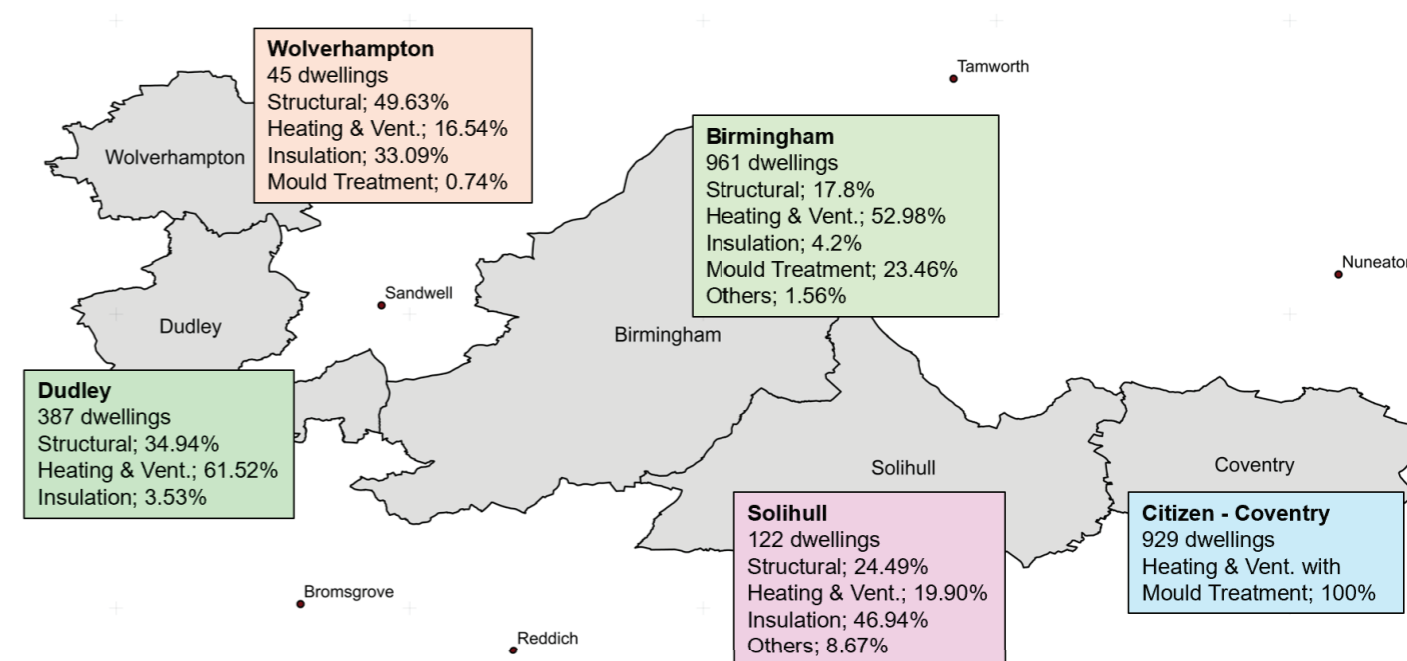


Figure 6: Overview of the 2,444 dwellings and 4,791 interventions completed by the 5 case studies through the SHQF programme (up to 8 September 2024)

## 3.1. Distribution of repaired dwellings according to age of construction:

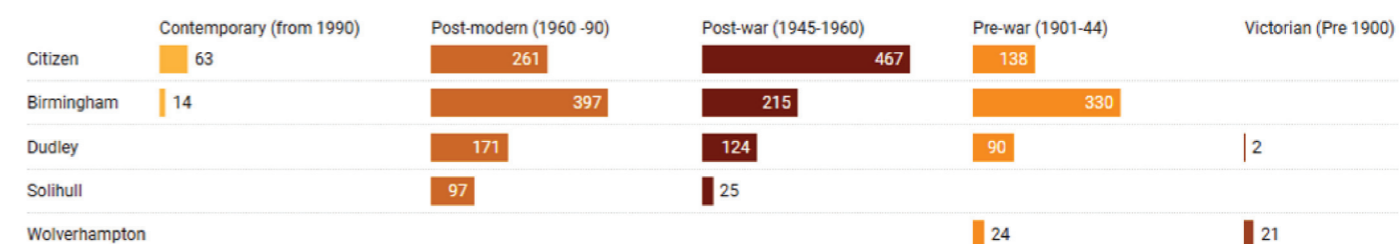


Figure 7: Repaired dwellings by construction age

The housing stock data indicates a clear shift away from pre-war (23.86%) and Victorian-era (0.94%) housing, with most provider preference to fix post-modern (37.9%) and post-war (34.08%) dwellings.

Section 3: Property

3.2. Influence of age of dwelling on intervention strategy:

Interventions across different eras of housing construction (Figure 8), reveal how the age of a dwelling influences the type and scale of repairs or upgrades required.

Contemporary dwellings (from 1990) are generally in better condition due to modern construction standards. The minimal structural repairs reflect a reduced need for major repairs, while the focus on heating and mould treatment suggests some issues related to internal conditions like lack of ventilation, over-occupancy and insufficient heating of homes rather than significant structural problems.

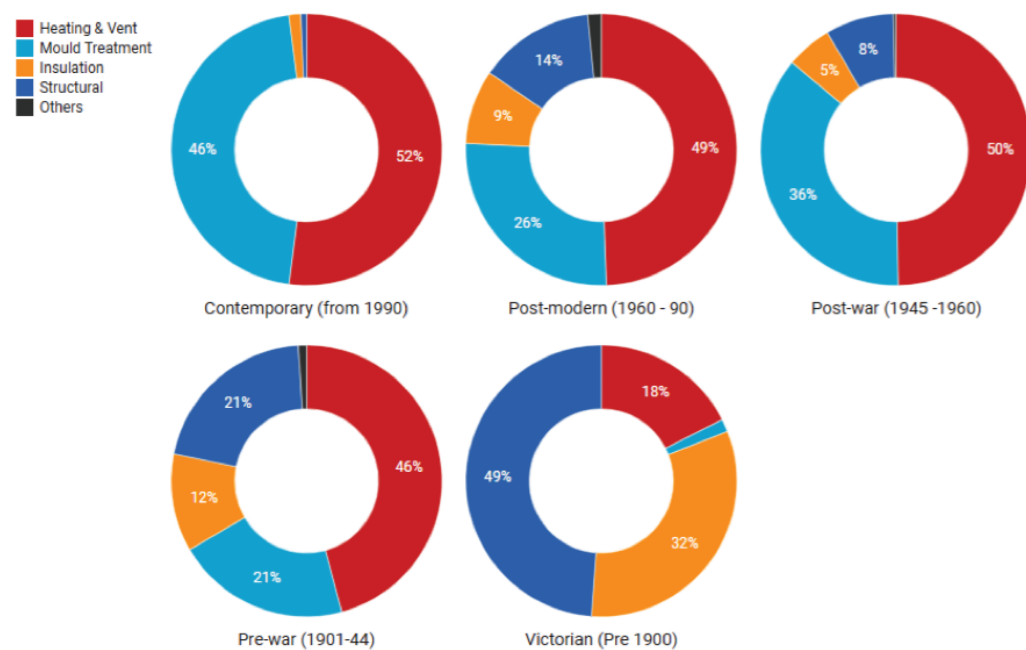


Figure 8: Distribution of intervention strategies by age of dwellings

Post-war and Post-modern dwellings often used construction materials and techniques that have deteriorated over time, leading to a substantial need for structural repairs and replacements. The high number of heating and ventilation improvements may indicate outdated systems that no longer meet Decent Homes Standards nor thermal comfort efficiency requirements of Part L of the Building Regulations. These dwellings thus require a balanced approach, preferably 'The Whole House Approach' of PAS 2035 with a focus on heating, ventilation, and mould treatment which appear to be the dominant concerns.

Dwellings from the pre-war era require more intensive structural interventions, likely due to outdated building techniques and materials that have degraded over time. Additionally, there is an appreciable need for modernisation in insulation enhancements (40.53%) and heating systems (41.51%) due to the prevalence of solid block or brick construction in this era. Victorian dwellings, though few, likely required specialised and significant structural interventions (48.85%). Their lower presence in the housing stock may explain the smaller volume of interventions overall (0.94%), but those that are targeted primarily focus on structural and insulation upgrades. The lack of heating and mould issues from this era may indicate that many of these homes have been refurbished over time or are a less common part of the housing providers' portfolio.

3.3. Energy Performance Certificate (EPC) distribution across construction eras:

Data shows that most properties in all eras are rated C (52.56%), showing average energy efficiency, with the most modern buildings achieving higher EPC ratings.

A significant portion of the housing stock are rated D (30.59%) as seen from older dwellings, especially those from the pre-war and Victorian eras, have lower energy efficiency. The unknown EPC category highlighted the need for better documentation, particularly in post-modern and post-war properties. More modern properties perform significantly better in terms of energy efficiency, with a larger proportion being rated B or C.

	EPC-A	EPC-B	EPC-C	EPC-D	EPC-E	EPC-F	EPC-G
Contemporary (from 1990)	1	31	32	3		3	1
Post-modern (1960 -90)		2	481	259	56	6	1
Post-war (1945-1960)		10	554	206	5	4	2
Pre-war (1901-44)			215	255	20	2	
Victorian (Pre 1900)				23			

Figure 9: EPC rating distribution by construction era of the dwellings

3.4. Intervention types and strategies

The distribution of intervention types (Figure 10) utilised by providers shows that mechanical ventilators and mould treatment represent the largest portions of interventions, accounting for nearly half (46.85%) of all actions, while items like DPC injections and external wall insulation contribute much less.

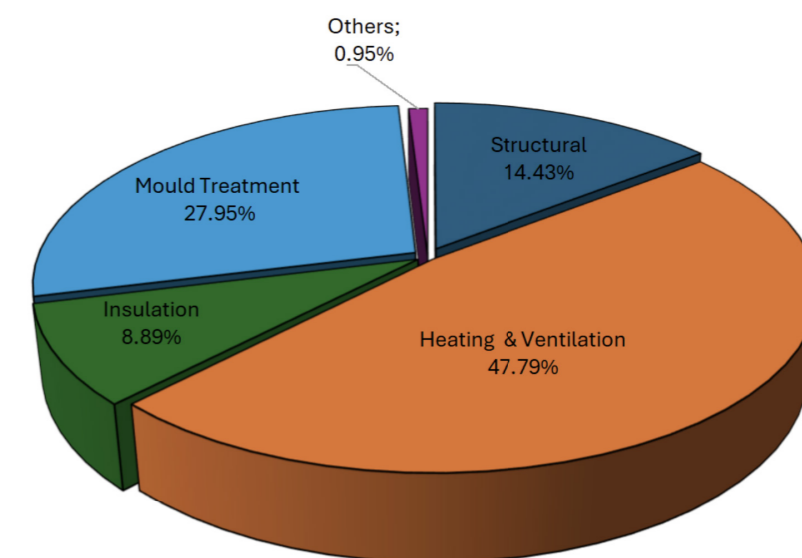


Figure 10: Overall distribution of Intervention Strategies

Section 3: Property

3.4. Intervention types and strategies continued:

Further review of the intervention strategies reveals the following:

**1. Heating & Ventilation improvements (47.79%):**

The largest portion of interventions is focused on heating system, extractor fans, and mechanical ventilation replacements. This makes sense for a damp and mould retrofitting scheme, as improving airflow and managing humidity is key to preventing mould growth. However, such a heavy focus might mean other issues, like structural or insulation-related causes, may not receive enough attention.

**2. Mould Treatment (27.95%):**

providers placed a significant focus on mould treatment. While treating visible mould is crucial, without addressing underlying causes such as poor ventilation or inadequate insulation, mould may return. This category's size shows attention to immediate hazards but should be balanced with preventative measures.

**3. Structural repairs and replacements (14.43%):**

door and window replacements and roof repairs represent a smaller portion of the interventions. Since structural issues can contribute to moisture ingress (e.g., leaking roofs or walls), this relatively low percentage may indicate that underlying building integrity issues are yet to be fully addressed by some providers.

**4. Insulation enhancements (8.89%):**

Limited focus on insulation within a damp and mould retrofitting scheme is a concern, as improved insulation plays a critical role in maintaining a stable indoor environment, reducing condensation, and improving energy efficiency. Decent Homes Standard requires social housing to be free from Category 1 hazards, which include severe damp and mould whilst providing a reasonable degree of thermal comfort. Enhanced insulation ought to have been prioritised by providers towards preventing future damp and mould issues.

**5. Others (0.95%):**

This category includes various interventions that may not fit neatly into the other categories. They include renewable energy technologies, smoke detection and alarm systems, drainage works and leaks, tanking and render, air bricks, and tenant advice/engagement.

Overall, this distribution suggests a focus on resolving immediate issues rather than adopting a more balanced 'Whole House Approach' to provide long-term retrofit solution to prevent damp and mould.



3.5. Intervention strategies based on HHSRS Hazard Rating System

**Before commencing repairs, providers assessed potential risks in dwellings using the Housing Health and Safety Rating System (HHSRS).**

A Category 1 (Cat 1) rating signifies severe, life-threatening hazards, while Category 2 (Cat 2) indicates less serious but still notable risks. Wolverhampton, Dudley, and Solihull were unable to assess all their repaired stock, and the unrated dwellings were classified as 'unknown'.

For Cat 1-rated dwellings, a substantial percentage of interventions focused on heating and ventilation improvements (48.2%) (Figure 11), reflecting the severity of hazards that impact indoor air quality and temperature control. These issues are likely to contribute to the health challenges reported from the tenant survey, such as respiratory issues, which are typically linked to Cat 1 hazards. Structural repairs, though less frequent in comparison, still make up 17% of the interventions, indicating that a significant number of dwellings had serious damage (e.g., roof, doors, and windows) requiring immediate attention. Mould treatment (17.8%) received fair intervention counts while insulation enhancements (7%) were not considered as significant intervention strategy.

The focus for Cat 2-rated dwellings is on mould treatment (33.2%) and heating & ventilation improvements (34.2%). Moderate hazards often include issues like damp and excess cold, which significantly contribute to mould and poor indoor air quality. Similarly to Cat-1 dwellings, insulation enhancements are also less prominent in this group, at 5.6%.

Others (repairs such as renewable energy technologies, smoke detection and alarm systems, drainage works and leaks, tanking and render, air breaks, and customer advice) account for 24.7%. This high percentage indicate the crucial need for these repairs to ensure the achievement of Decent Homes Standards.

The interventions in dwellings with unknown hazard ratings are heavily focused on structural repairs (38.21%) and heating and ventilation improvements (44.10%). This suggests that even without specific hazard classification, providers are addressing basic housing needs in terms of structural integrity and energy efficiency. Intervention efforts towards insulation improved slightly (15.36%) in non-rated dwellings.

By looking at the percentages and total intervention counts, the most significant finding is that heating and ventilation improvements dominate in all three dwelling classifications. Conversely, the category with the lowest intervention is insulation, despite being a critical factor for improving energy efficiency and reducing the risk of cold and damp, suggesting budget constraints, procurement challenges within the timeframe and a responsive approach to repairs of more properties.

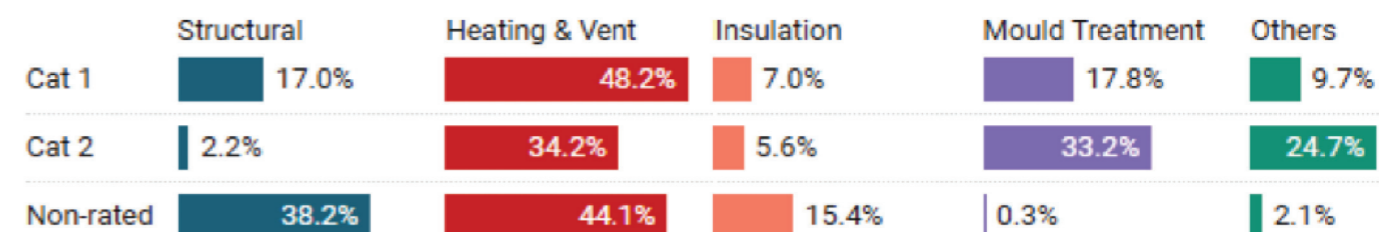


Figure 11: Distribution of intervention strategies based on HHSRS

## Section 4: Process

### 4.1. Stock condition, Repairs and 'Decency'

All providers outlined how stock condition and repairs data gaps are being addressed through undertaking stock condition surveys in annual batches (typically of around 10 000 properties) which help identify 'red flag' properties with damp and mould.

For some providers the SHQF programme felt closely connected with sustainability strategies and net zero retrofits (although there was no overlap in grant funding within the same properties) while for others this SHQF or 'Decency' fund was about addressing immediate hazards in social housing.

The overall scale of repairs demand was highlighted by Citizen who described a 20% increase and Wolverhampton who described a 14% increase in demand for repairs and maintenance service.

*"Damp and mould figures in 2022 were 2000 properties, but in 2023 it went from 2000 to 3000 and then in 2024 it went up to 4000."*

(Management Interview, Citizen)

There are significant challenges in social housing asset management due to the age of stock, lack of funding and deterioration of properties due to lack of investment. Additionally different housing types within stock can make maintenance and repair challenging e.g. Dudley has 8 different construction types in its stock with varying levels of difficulty to maintain and retrofit.

### 4.2. Property selection rationale for SHQF improvements

The property selection rationale for the funding programme ranged from and included stock-led (based on stock survey data) to customer-led, or an asset management and capital investment approach to responsive repairs as a result of tenant complaints. Not all properties identified as having damp and mould could be repaired within the scope of SHQF. For Citizen, 4000 tenants had reported mould and 1000 properties were repaired or refurbished through the SHQF funding but 3000 remained on the 'hit list'. Using data analytics was seen as a proactive strategy by identifying damp and mould through those data analytics and using environmental sensors to provide repairs teams with granular data.

The age, property type, condition (Decency) and EPC ratings were all cited as part of the property selection criteria but 'luck and timing' played a role in successful property selection for Dudley, who had assessed 16 000 properties and prioritised damp and mould in homes which were at least 60-70 years old, and typically of solid brick construction.

Birmingham described wanting in the medium term to make the shift from 'a haphazard approach to data driven decision-making' using EPC information to inform planning for repairs and maintenance. In the deployment of this funding programme, however, the council made the strategic decision to help more customers with smaller interventions through the SHQF grant thereby widening the impact on tenants.

## Section 4: Process

4.2. Property selection rationale for SHQF improvements continued:

## Reactive and proactive interpretations in the scale and scope of the SHQF programme:

*“I could spend £10,000 pounds on a property and help 200 customers exactly. Or I could spend £2000 pounds on a property and help 1000 customers... fundamentally we made the decision to help more customers with a smaller intervention because we knew that our asset management strategy was going to come on board. We’ve got hundreds of properties where there’s been over five cases of damp and mould registered, within two years. So, that was a good enough outcome to try and impact as many customers as possible.”*

(Birmingham, Management Interview)

*“So, we need to spend about £15,000 on each property. That’s what we thought we could probably deliver about 200 properties. That’s where we set our benchmark and then we looked at from stock data, we need about five components linked to damp and mould, age of boiler, whether they’ve got extractor fan in there, what’s the type of loft, insulation, depth, etc, and then based the (SHQF) programme around ran that.”*

(Dudley, Management Interview)

## 4.3. Damp and mould intervention strategies

While senior managers described the interventions as ranging from a thin spread of light intervention on more properties to deeper refurbishments on fewer properties, there was a consensus that damp and mould could be improved in properties by improving thermal performance and ventilation strategies. Ventilation was seen as the key intervention for mould prevention, particularly in high rise blocks.

*“The approximate budget of £2000 per home was based on the fact that, technically, the most normal course of action for a property suffering from damp and mould is to put in a ventilator system at around £1500 to £1800 pounds from our contractors. They are usually the most effective, least intrusive, short term without demolishing lots of walls.”*

(Birmingham, Management Interview)

Additional interventions alongside ventilation were plastering, insulation, replacing doors and windows, and boilers/ heating systems. Damp and mould interventions were also determined by housing type e.g. traditional built homes or solid wall homes. Some argued for a ‘whole house’ approach to energy efficiency, prioritizing ventilation over insulation while others adopted a ‘fabric first’ principle. There was an acknowledgement that tenants often turn off heating systems due to cost-of-living issues and this also exacerbated damp and mould.

## 4.4. Tenant engagement, access and communication

Some case study housing providers reflected on the surprisingly high levels of tenant refusals to have repairs work done impacting on delivering on the number of repairs planned as well as the overall costs. From a management perspective, this was attributed to trust issues, lack of understanding, the expectation of inconvenience, as well as ongoing litigation and advice from solicitors (solicitors advising tenants to refuse access for repairs). Others, like Birmingham, felt that as it was the contractor who directly approached tenants to ask for access, this led to higher refusal rates.

Wolverhampton had a dedicated tenant liaison officer to help with difficult access cases and had more success with both the contractor and tenant liaison officer from the housing provider approaching tenants together to gain agreement for access to conduct these repairs. Dudley had a damp and mould taskforce set up and used workshops to engage with and educate tenants on how to prevent mould. There are clearly resource challenges around the same level of engagement at the scale of Birmingham and Citizens’ respective SHQF programmes. The importance of communication with tenants before starting work was highlighted along with conducting pre-start surveys and providing a timeline for the work.

*“We have contractors that have a dedicated resident liaison arm as part of their project. So, in my team, I’ve got property supervisors, and I’ve also got a support officer that helps with difficult access cases... You just work around people if they’ve got work schedules, there is enough work to be able to balance things and doing things around them so it’s about being a bit sort of flexible as well.”*

(Wolverhampton, Management Interview)

*“The one home has no issues whatsoever. The other home is really nearly covered in mould. And they are identical as far as measures taken... The only difference is the one tenant is using the ventilation, the other one never uses the extractor fans. So, all this has got to be followed up at the end with a lot of behavioural advice and working with the tenants to get them to increase their knowledge of what’s causing it and how to prevent it or how to reduce it. We are really trying to build up that relationship with these tenants because obviously we need to be going a lot further than just doing some of these remedial works.”*

(Dudley, Management Interview)



## Section 4: Process

## 4.5. SHQF Challenges

## Timeframe, pipeline and reporting:

The narrow deadline and tight timeframe for the SHQF programme meant less strategic selection of properties for repair or refurbishment and reduced options for type of intervention available. Short term funding created planning and programming challenges alongside reporting requirements.

*“I think if we had more time to prepare, and we had more of a vision of what will be coming, how regular the fund would be, we’d have a better opportunity to obtain value for money because at the moment, we’re saying to contractors, right, we’ve got four to five months to deliver all of this in one go, as opposed to we’ve got 18 months to deal with this. We could have had more time to negotiate rates and things so we wouldn’t have to pick the first contractor that was available to deliver it in time, which is obviously a problem because they’re all busy.”*

(Solihull, Management Interview)

## Disrepair litigation:

From a management perspective, disrepair claims both drained funding and led to high levels of tenant access refusal. For Birmingham City Council, of the 1050 properties selected for this funding programme, 234 had a live disrepair claim, and overall, in their total stock they had 3000 total live claims. Resolving these was seen to be slow and costly, while at the same time managing regulatory requirements and pressures to quickly resolve these issues for tenants.

*“What really hurts more than anything, when we compensate a resident because we failed and give them £2000 pounds, but then pay £10,000 in solicitors fees. I think if we can stem the flow through government legislation to stop claims solicitors actively pursuing our residents and charging exorbitant costs, that will actually help the industry because that money that has been expended on litigation settlement can be refocused and put back into actually delivering the improvement to the homes that stops the litigation in the first place. The other powers that governments are using such as Decent Homes, the Ombudsman intervention, I think all of those hold us to account. What we don’t need to do is to be held to account and also then pay a premium to solicitors and use public resources in litigation.”*

(Birmingham, Management Interview)

*“I suppose on average, we have somewhere between 500 - 600 properties with the disrepair cases that we’re dealing with. So, we do have a disrepair team that is purely focused on that legal process. You know that the cost of those is massive. I think one of the biggest areas where we are seeing some of that focus is on the high rise, because once you get an unscrupulous solicitor in a high-rise building, they’ve got free rein to be able to target every single individual in that particular property.”*

(Citizen, Management Interview)



Section 4: Process

### 4.6. SHQF Value for Money and Additionality

Not having to match fund the grant was viewed as a positive aspect, as the need to match fund would have reduced the viability for providers in delivering this programme. There is strategic tension between capital investment and new development, affecting the scale and pace of improvements to poorer quality stock. The targeted feature of this funding programme specifically addressing damp and mould was seen as unique, specific and helpful in tackling an important issue. Housing providers were able to align the funding with existing programs and repairs plan. The SHQF grant enabled providers to both increase the scale of their repairs work (repairing more properties, bringing forward the next year's or next quarter's planned work and being able to move onto other homes sooner) and scope (undertaking interventions that had been identified as needed but were too costly or too ambitious to achieve).

*“Because of the increased emphasis on damp and condensation, there’s been an immense pressure on our repair service. And in fact, the funding has been used to support some of that delivery. And that has actually helped alleviate a large amount of overspend on that budget, so it’s really helped in that area. It’s allowed us to do work that we wouldn’t have otherwise been able to fund at all. Our capital programme is fairly limited, as we’re all under pressure from a lot of directions at the moment, because we have tower blocks compliance related. And this has allowed us to spend in those other areas of the housing stock that still need expenditure.”*

(Solihull, Management Interview)

### 4.7. Sector challenges around damp and mould

#### Scale of repairs and refurbishment funding needed:

There is wide concern that the ‘worst is still to come’ regarding damp and mould in the context of underinvestment, and an increase in disrepair cases and litigation. Housing providers face increasing challenges in dealing with damp and mould with the scale of damp and mould repairs needed not addressed by this funding programme. The increased demand for repairs was attributed to the aging housing stock, the cost-of-living crisis, Covid-19 which created a 2 year back-log of repairs work, and the need to improve insulation and energy efficiency standards in the drive to net zero housing.

*“Grant funding has a positive impact, but the SHQF funding is almost swallowed up in day-to-day operations and overheads so the funding programme is a fraction of the cost of what is needed.”*

(Birmingham, Management Interview)

The total current annual budget for dealing with damp and mould repairs for the case study providers<sup>17</sup> was £15.2 million while their combined annual budget requirement to address damp and mould was £30.3 million. The funding gap was not evenly distributed with Birmingham City Council having the largest funding gap to address damp and mould, at over 3 times their annual damp and mould repairs budget.

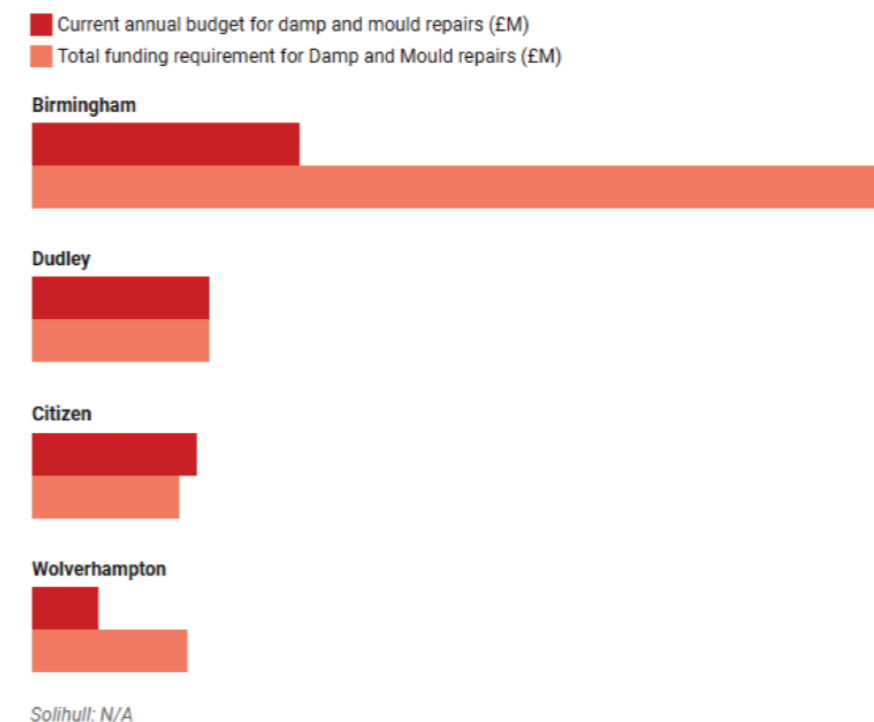


Figure 12: Damp and Mould Funding Requirements

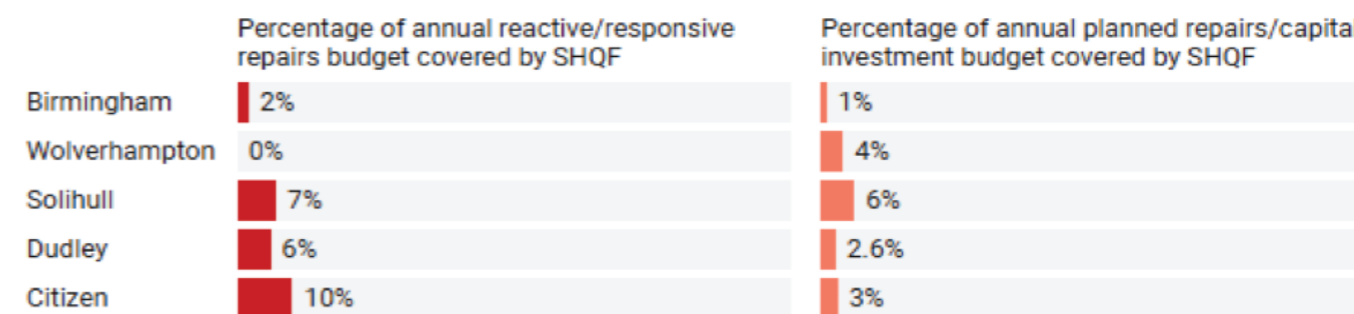


Figure 13: SHQF coverage for reactive and planned repairs by provider

34 <sup>17</sup>This was for 4 of the case studies together and did not include Solihull, who did not specify a specific budget for damp and mould repairs within their responsive repairs budget.

## Section 4: Process

### 4.7. Sector challenges around damp and mould continued:

The WM SHQF grant funding was allocated equally between the 7 West Midlands local authorities, but given the relative stock size and scale of need, the impact of the SHQF funding on budget lines varied significantly among providers (**Figure 13**). For Wolverhampton the funding contributed to 4% for planned repairs. For Birmingham with its large number of council homes, the grant constituted a fraction of reactive and planned repairs. In contrast, it made more of a percentage difference to Solihull within reactive and planned repairs budgets, and for Citizen the highest percentage of responsive repairs at 10%. What this does show is the scale of responsive repairs funding needed that needs to be internally resourced by housing providers.

*“It (SHQF) has enabled us to extend our resourcing teams with contractors to be able to deal with damp and mould and so we have accelerated that, but I’m sure as you appreciate with the £200 million pound investment programme and about £100 million spent on day-to-day reactive maintenance and compliance areas, that £2 million was quite a small amount of money to have a huge impact, but it did and will have an impact on the residents for sure because that was £2 million of additionality.”*

(Birmingham, Management Interview)

Lack of skilled workforce and increased cost of repairs: The construction industry is struggling to keep up with the demand for skilled workers while there are increased costs of repairs due to material and labour shortages.

*“There’s demand in the sector for labour and for experienced and skills that just aren’t there. So, at a pace we’re having to upskill the workforce, create more of a force and reallocate resources into those areas.”*

(Birmingham, Management Interview)

### Understanding tenant impacts of fuel poverty:

Because of the cost of living and heating costs, tenants are struggling with fuel poverty and not being able to keep their heating on. There are challenges for housing providers around cost and resourcing of essential health and wellbeing impact assessments.

*“There are more and more residents struggling to put on the heating, and I think we’ve seen it particularly with the gas team, more and more that residents are having their gas capped because they’re not using their heating system and they don’t want to pay a gas bill that they can’t afford. So, it’s certainly having an impact.”*

(Solihull, Management Interview)

*“More people are in fuel poverty; we know where we’ve had sensors installed in properties that we’ve identified have bedroom temperatures at 12 degrees with children in occupancy and so, we’ve got to find a way of overcoming that.”*

(Wolverhampton, Management Interview)

## Section 5: People

Section 5: People

5.1 Introduction

This section of the report focuses on people, the root catalyst for this funding- directly motivated by the tragic and preventable death of Awab Ishaak. Drawing from the semi-structured interviews and tenant survey, this section explores the health and wellbeing implications of living everyday with damp and mould, investigates what was done for people during the intervention and considers the complex outcomes of this funding for social housing tenants.

Demographic Overview of Research Participants

Tenant Survey Demographics

The responses were of a wide age range, most respondents were between their mid-20s to mid-60s. More women (63%) responded than men (34%). Most respondents were White British (56%), the two next highest ethnic groups were Asian (14%) and then Black (13%) (Figure 15).

There was a wide variety of dwelling types. Just over half (51%) of respondents have a long-term health condition that limits their day-to-day activities. Age ranges of people living in the homes also vary, however, importantly children under 5 years old (15%) and children from ages 6-18 (25%) make up the two biggest categories. Thus, children are living in 40% of the homes surveyed. (Data including Dudley Council Tenants).

It is important to note, nearly 83% of all respondents are Birmingham or Citizen tenants. Birmingham City Council households appear to have more severe and widespread damp and mould issues, with nearly half of respondents reporting that every room in the house was impacted.

Tenants from Citizen however reported a more concentrated prevalence of damp and mould in specific rooms like bathrooms and kitchens.

Tenant Experts who took part in our Tenant Engagement sessions reported that social housing tenants may be nervous to share their personal experiences with damp and mould. Specifically, due to a breakdown of trust with their social housing provider. Tenant Experts shared that those completing the survey may fear being recognised by their social housing provider based on their writing style and tone. To directly address this concern the research team included a question at the end of the Tenant Survey which provided an option for the respondents quotes to be paraphrase by the research team to guarantee anonymity. 52% of tenants requested this option. Therefore, any quote used in this report with an asterisk (\*) has been rewritten by the research team to retain the original meaning as close as possible but provide tenants a sense of security when sharing their experiences.

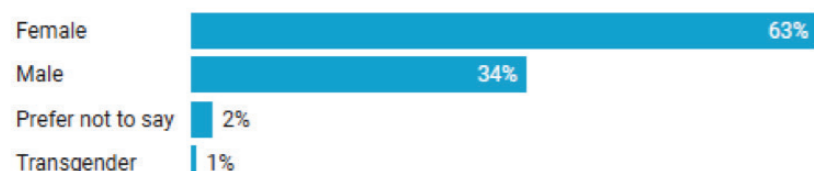


Figure 14: Gender identity distribution

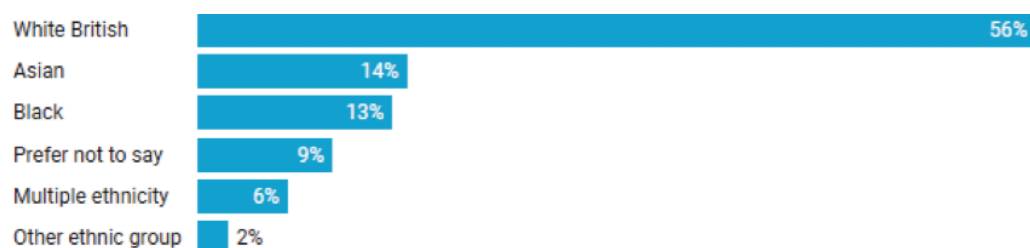


Figure 15: Ethnicity distribution

5.2. Perceptions of the Causes of Damp and Mould

Tenants reported a wide range of causes contributing to damp and mould in their homes, including, poor ventilation and poor condition of the property.



Figure 16: A representative word cloud of perceived causes of damp and mould

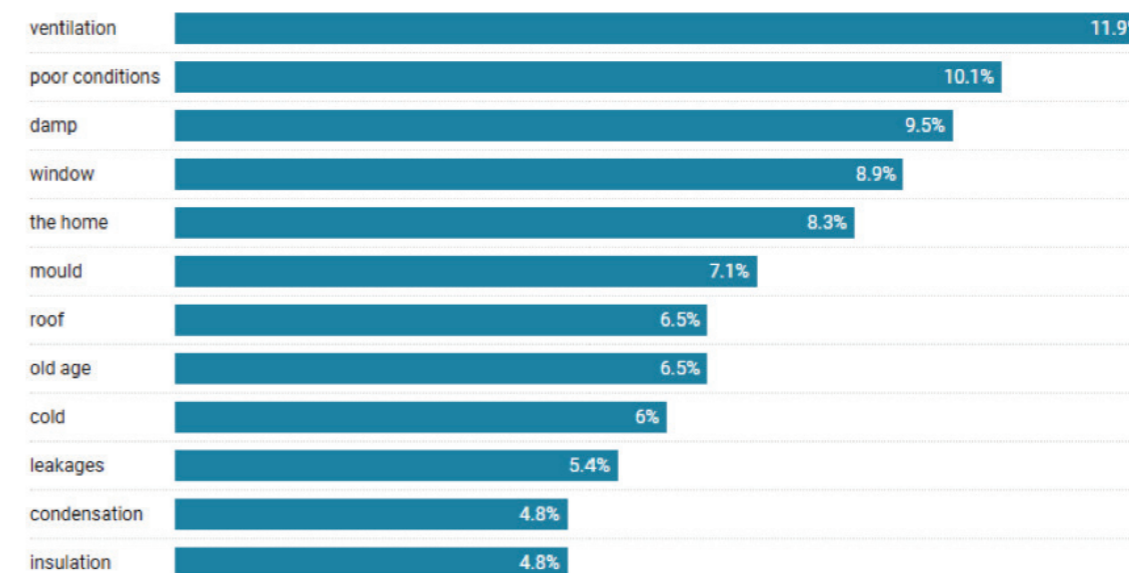


Figure 17: Tenant perceptions of damp and mould causes

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### 5.3. Prevalence of damp and mould in homes

Our findings suggest that damp and mould is widespread in many homes, with a significant number of cases affecting every room in the house (Figure 18). The bathroom is the most frequently impacted area, either on its own or along with other rooms, highlighting the vulnerability of homes to moisture due to humidity. This underscores the severity of the problem these tenants are facing, as the damp and mould is not concentrated to one area.

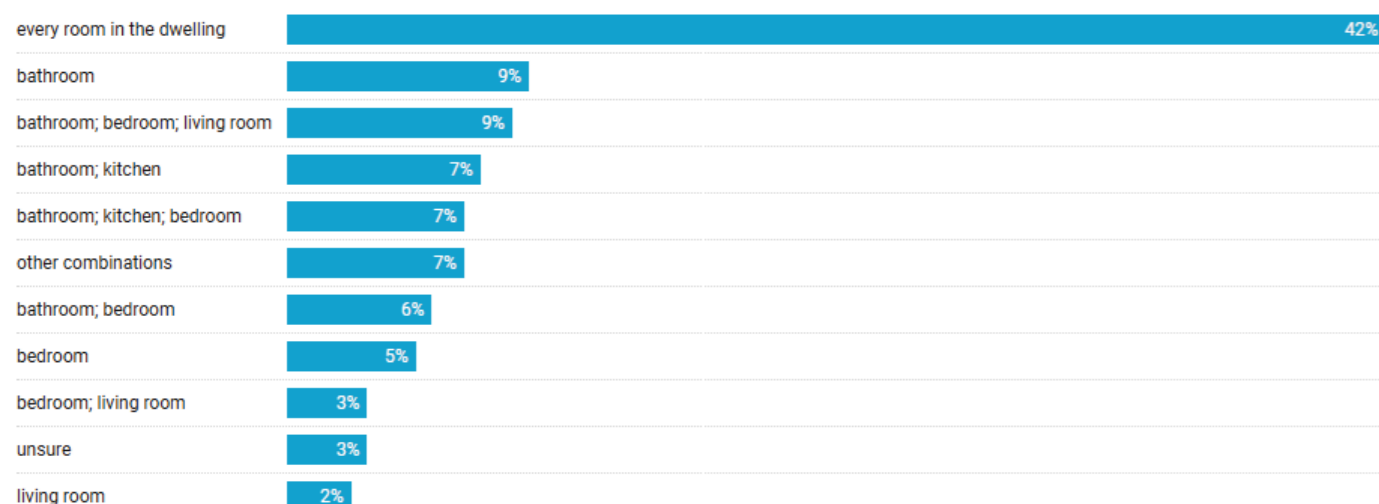


Figure 18: Percentage of rooms affected by damp and mould

### 5.4. Physical Health Impacts

This section summarises our findings related to the impacts of damp and mould on the health of tenants. It cannot be overstated that damp and mould is devastating to lives, health and wellbeing. Just over half (51%) of surveyed tenants reported that living in damp and mouldy conditions has impacted their physical health. 60% were extremely concerned about the conditions of their home before the repairs (Figure 19). Moreover, most respondents (76%) experienced some degree of negative impact on their quality of life, and very few (10%) reported no impact at all.

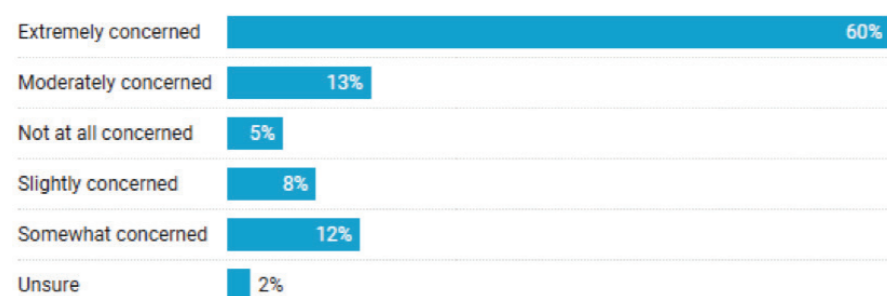


Figure 19: Level of concern about damp and mould

### 5.4. Physical Health Impacts continued:

We found that 40% of tenants reported noticing damp and mould in their home 4 or more years ago, with the longest reported case being 17 years. Our research found that the longer tenants have been exposed to damp and mould (Figure 20), the greater portion of tenants reported impact on physical health (64%) (Figure 21). The data indicates a strong correlation between prolonged exposure to damp and mould and the prevalence of chronic health issues such as asthma (21% cases) and breathing difficulties (11% cases). Ventilation issues, perceived as the leading cause of damp and mould (11.9%), align with respiratory-related health problems like asthma, chest infections, and breathing difficulties/ COPD (chronic obstructive pulmonary disease). Poor ventilation and damp (9.5%) are both associated with long-term exposure, indicating a worsening of health conditions over time.

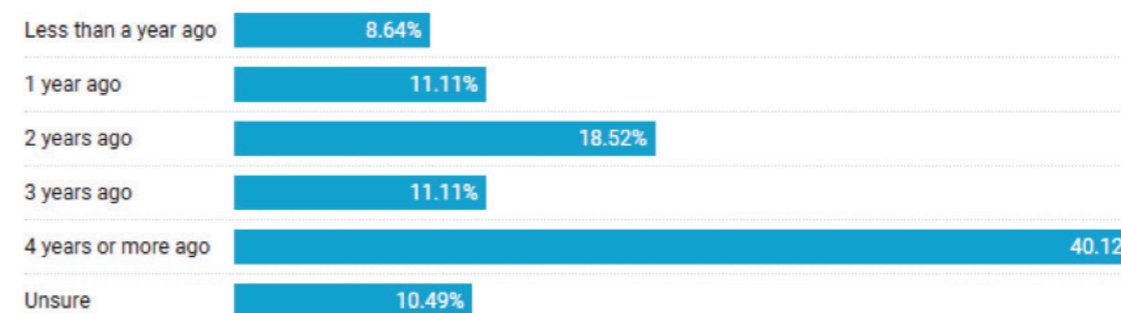


Figure 20: When was damp and mould was first noticed?



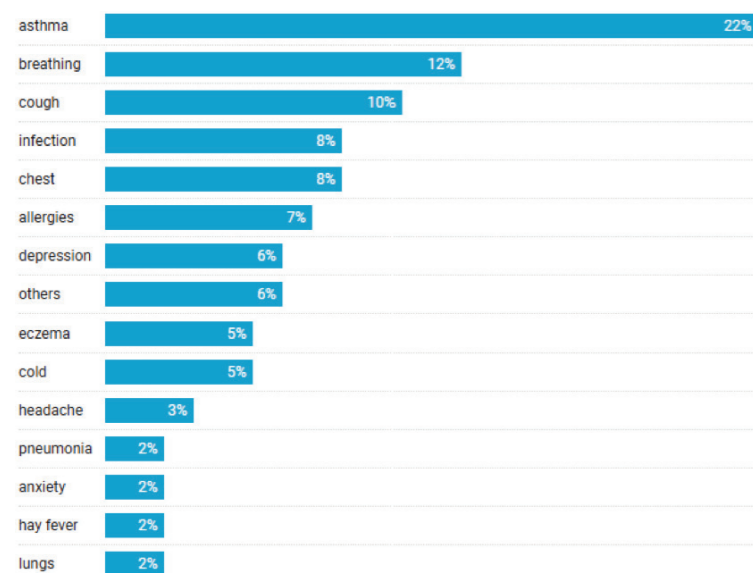
Figure 21: Has damp and mould impacted on the physical health of your household?

Section 5: People

5.4. Physical Health Impacts continued:

Tenants exposed to damp for four years or more are likely to experience more frequent and severe health issues, particularly respiratory ailments like asthma and persistent coughs

Notably, asthma and other respiratory problems are more common among those who have experienced damp and mould for two or more years (Figure 22). There are, therefore, significant links between long-term damp and mould exposure, and health problems.



Others: fatigue/tiredness; lethargic; stress; rashes; skin condition; ulcerative colitis; migraine; cancer

Figure 22: Frequency of physical health problems related to damp and mould exposure

Tenant Testimonials<sup>18</sup> - Health Impacts of Damp and Mould

*My daughter has severe asthma and has been to hospital twice in less than a year for treatment due to having asthma attacks*

*I have a chesty cough and painful headaches all of the time now, sometimes it is difficult to breath. My partner has had asthma since they were a child and often gets flare-ups. My child is ill all of the time and has missed a lot of school because of it, and my other child is so sick they struggle to sleep\**

*My daughter nearly died of pneumonia and lung infection, got letter off hospital damp mould major cause, I've developed asthma and pulmonary stenosis regular lung infections*

*My breathing has been impacted in so many ways, it is difficult to cope with all of the mould\**

*I live with my child and grandchildren. My child has asthma and struggles to breathe. My grandchildren are constantly sick. The smell of the damp and rotting flooring was impossible to live with\**

*We constantly wake up with blocked noses and sore throats. Our skin is itchy and reacts to the mould. We also suffer from low mood, brain fog and extreme tiredness\**

*I have 1 fully functioning lung, the damp in the bathroom and kitchen does not help when I catch a cold or worse.*

*My son has asthma this is not good.*

5.5. Mental Health and Quality of Life Impacts

Beyond physical health impacts, living in a home that has damp, and mould can be equally devastating for mental health. 63% of tenants shared that their living conditions had negatively impacted their mental health. Responses consistently highlight the emotional and mental health impact of living with damp and mould. Many residents described feelings of depression, anxiety, isolation, and guilt, especially in relation to their children's health and well-being. They frequently mentioned their concerns about the breathing problems caused by the damp environment, as well as their worry and frustration over housing provider's lack of action.

The survey data shows that 75% of respondents who identified damp and mould for 4 years or more reported mental health issues, the highest proportion among the groups (Figure 23). This might indicate that early detection and intervention could mitigate the psychological toll, or the mental health impacts could develop over time as the issue persists. Those uncertain about when the issue arose seem to experience less mental health impact, which could be due to a lack of awareness or lower stress from not explicitly associating the issue with the home environment. Therefore, the longer the damp and mould issue persists, the greater the negative impact on mental health. Early detection does not eliminate the risk of mental health effects, but prolonged exposure exacerbates the problem significantly.

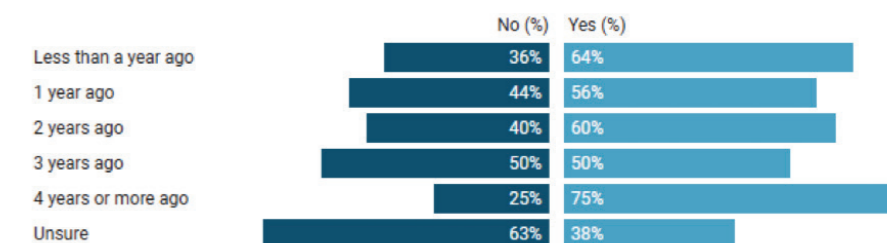


Figure 23: Has prolonged damp and mould exposure impacted your mental health?

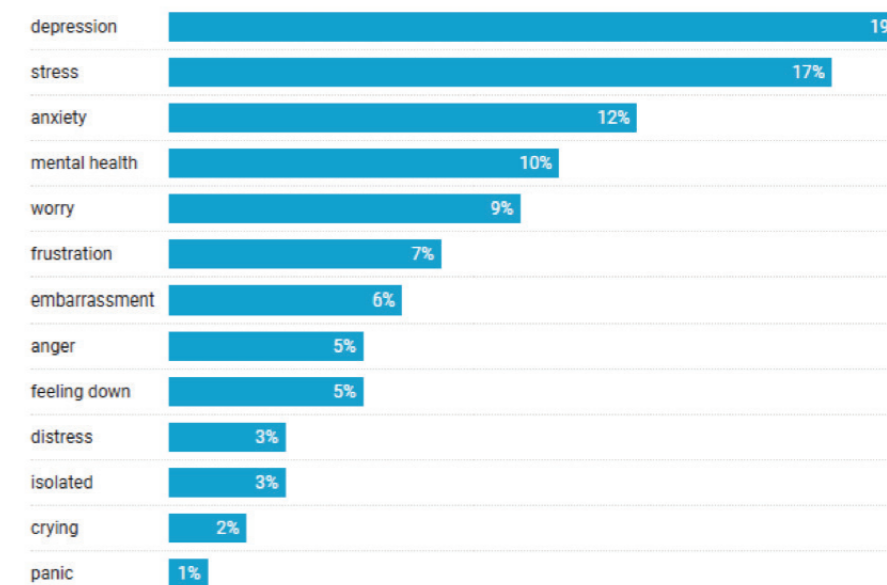


Figure 24: Frequency of reported mental health impact due to exposure to damp and mould

Section 5: People

5.5. Mental Health and Quality of Life Impacts continued:

In terms of quality of life (Figure 25), 35% of the respondents described the impact of condensation, mould, and damp as “extremely damaging”, while 22% considered it “moderately damaging”. These respondents are more likely to suffer from significant health problems, particularly respiratory conditions. The high prevalence of asthma and breathing issues/COPD likely contributes to this perception, as chronic respiratory problems correlate strongly with a decline in quality of life. Through our research we found that for many tenants living with damp and mould is extremely damaging to both their mental and physical health. These impacts are interlinked and become more severe as the problem grows, diminishing overall quality of life.

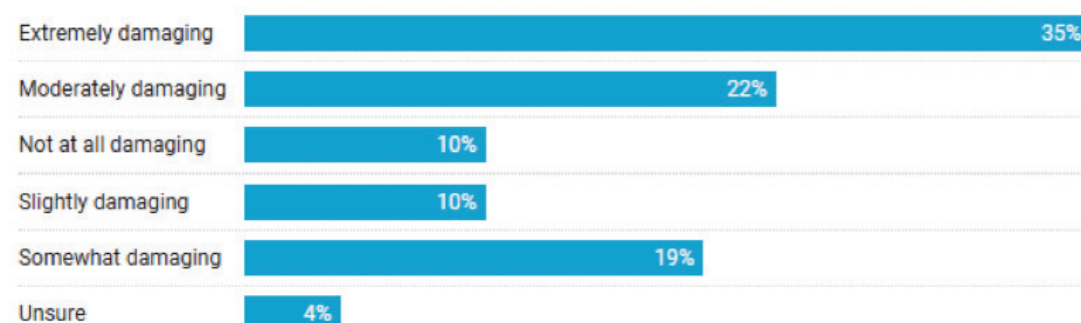


Figure 25: Impact of condensation, damp, and mould on quality of life

Tenant Testimonials<sup>19</sup> - Mental Health Impacts of Damp and Mould

*Wife has lung condition, which will take her life, as there is no cure. The conditions in the house made her conditions worse. Furniture was covered in mould, clothes, shoes walls. Cold damp house did not improve with heating on. Your mental health also became worse as there was no way of getting away from the conditions of the house.*

*I have anxiety and depression and this really made it worse, at one point I just wanted to leave. My kids were not able to invite their friends over, limiting their social life. We didn't have anyone over, so my support network decreased. I am a carer for one of my children and my partner so having that support was essential.\**

*I was constantly worrying that the damp and black mould in my bedroom particularly was causing breathing problems of a night and would often wake with a start and in a panic that I had stopped breathing.*

*I developed very bad anxiety, making it extremely challenging to fall asleep at night. When you have young children, this is the worst thing that can happen. As a mother you are always extremely worried about the health of your family.\**

*This situation has had a huge impact on my mental health. The smell. The visible black mould.\**

*These living conditions, especially in the winter, have made my mental health one hundred times worse. I was only put on antidepressants after I moved here and had to handle everything related to the damp and mould.\**



Figure 26: Damp and Mould Interventions for Survey Respondents

5.6. Outcomes for People

This section explores the impact of the intervention on tenants and the outcome of the repair work, with a special focus on tenant perspective, health and wellbeing.

Figure 26 represents the type of damp and mould repairs interventions reported by tenant survey cohort, with a large focus on heating, insulation and ventilation, followed but mould removal and damp management and general home upgrades. There were some respondents who reported no repairs had been undertaken in their homes, and this is likely to be attributed to them being on the list of properties selected for SHQF funding, but the works had not been conducted at the time of the survey.

When reviewing the data it was found that 35% of tenants felt the condition of their home improved following the repairs, whilst 42% believed there had been no improvement, and 23% were unsure (Figure 27). This section provides a brief overview of these findings and highlights key challenges within the programme that may have contributed to the perception among many tenants that their homes remained unchanged, even after the intervention, or reinforces that it is too early to assess the impact of the works while or soon after they had they had been completed.

Section 5: People

5.6. Outcomes for People *continued*:

While not sure about the post damp and mould repairs condition of their home 63% of survey respondents rated the quality of the repairs work done between Excellent and Satisfactory while 25% thought the quality of the work was Poor, and 4% were undecided (Figure 28).

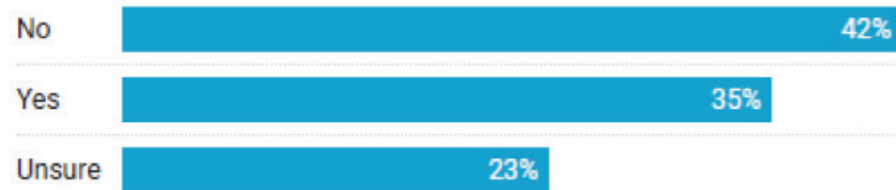


Figure 27: Tenants' perception of dwelling condition improvement after repairs

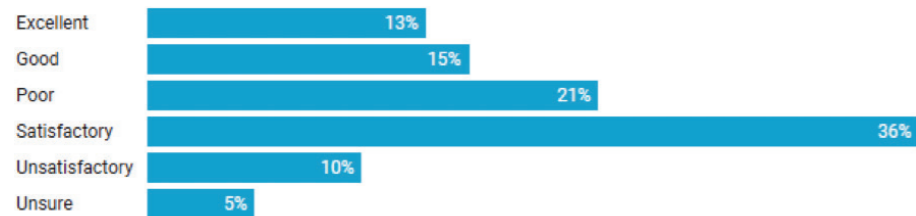


Figure 28: How would you rate the quality of repairs and maintenance work done?

Reporting on changes in physical health after the SHQF damp and mould repairs (Figure 29) tenants mainly thought there were 'No' changes (54%), followed by 'Unsure' (25%) and finally 'Yes' (20%). For mental health changes (Figure 30) the 'Yes' (27%) was a little higher but the 'No' (56%) represented the dominant feeling again, with Unsure at 17%.

These results suggest rather than the damp and mould repairs not having significant impacts on physical and mental health, that for many it was too early to tell. Qualitative evidence from the interviews and open-ended survey questions suggested the impacts were positive for many.

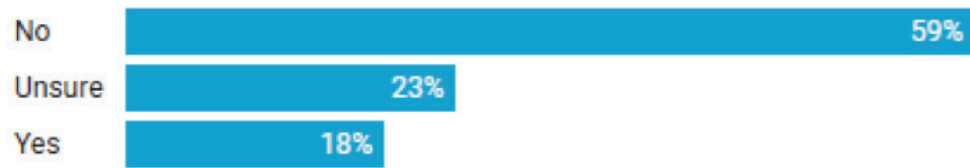


Figure 29: Have there been any changes to your physical health or those living in the home due to the repairs?

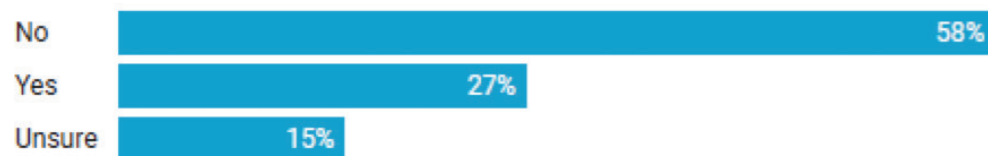


Figure 30: Have there been any changes to your mental health or those living in the home due to the repairs?

# Case Study 1: Tara<sup>20</sup>

## Background

Tara is in her 30s, and has been living in her home for the past year with her partner. They have been living with damp and mould since moving into the property, and have received repairs in the past but these repairs did not provide a long-term solution.



*'It was very terrible at some point, because we before we called in for [mould resistant] painting to be done, Citizen, sent out someone to do the painting. That was fine after once again, after like two months or a month, then it built up again. However, my experience was difficult in breathing, yeah, because of the mould, and you know, you had moist on the wall, the water normally used to splash on my skin and that caused irritation.'*

## Outcome

Her social housing provider was able to use funding from the Social Housing Quality Fund to make major repairs to her home, including introducing extractor fans into interior walls and providing a smart thermostat so she can monitor humidity levels.



Although she has not spent a winter in her home, she is pleased with the repairs and has reported improvements to her health and wellbeing:

*'Yes, the house is very clean. For the cough and breathing problem, that has stopped completely.'*

<sup>20</sup>Tara is a pseudonym and not the tenant's real name.



Section 5: People

### 5.7. Positive Experiences

Before the repair work 42% of tenants identified that damp and mould was affecting every room in their home, significantly limiting their quality of life. When successfully delivered, damp and mould repairs were transformative for tenants. Those who were satisfied with the changes made to their homes noted improvements in their personal health, the health of their families, for instance one tenant explained: *‘Since we have had extractor fans installed in the bathroom and kitchen we no longer have damp and mould issues and my child’s asthma and our quality of life has improved.’* (Tenant Survey).

Tenants also reported improvements in wellbeing and pride in their homes, *‘I am not ashamed of my home anymore’, ‘There is no more mould in my bathroom or kitchen, and it looks much better...I am a lot happier now!’* (Tenant Survey). When successful, this programme serves as a lifeline for tenants struggling with damp and mould and needing urgent repairs to their home. It directly addresses health and mental health issues faced by tenants and enhances overall quality of life.

### 5.8. Challenges, Limitations and Inefficiencies

Whilst the positive examples outlined above have made a great impact on quality of life for some tenants which underlines the benefits of the SHQF funding, 43% of tenants feel dissatisfied and are continuing to live in unfit conditions. This section underlines some of the key challenges and limitations of the programme, reported by tenants during the research.

One significant challenge frequently reported by tenants is around coordinating repair work. Many tenants reported difficulties in communicating their concerns about damp and mould to their social housing providers and arranging the repairs. As a Birmingham City Council tenant and mum of three explained, *‘[you are] never taken seriously. Or you’re like, Oh, can I just pass it to this department? Let me pass you back to this department, and it’s back and forth continuously’* (Tenant Interview).

Furthermore, several tenants expressed frustration that their complaints were often marked as closed without the issue being resolved. Another Birmingham City Council tenant living with four others and acting as a carer explained: *‘They kept closing the case, so every time I rang or perhaps and reopening, so it’s not like an ongoing form thing, every time they sent a contractor around, that was their job done. So, they closed the case. So, the next time I phoned, I had to reopen the case, but they didn’t reopen it. They started anew, started the process all over again of not being and having to repeat myself 50 times to 50 different people, because no one was listening’* (Tenant Interview). This tenant has been living with damp and mould for four years since first noticing the issue when moving into the home. This inefficient process has left tenants feeling frustrated and demoralised, further eroding trust between tenants and social housing providers.

A limitation of the funding, particularly for dissatisfied tenants, is that when repair work is delivered, the root causes of damp and mould are often left unaddressed. This issue may be attributed to several factors; however, tenants frequently reported that repairs that primarily focus on the application of mould-resistant paint, did not provide a sustainable, long-term solution. As one tenant described *‘all they do is send people with a tin of paint to paint over the mould rather than looking for the cause’* (Tenant Survey). Another responded explained *‘Don’t hide the problem under paint, just kill it, destroy it, and fix it and your employees only paint over the problem and claim that we are satisfied, people, this is about life’* (Tenant Survey).

The level of frustration amongst tenants has become so severe that some have opted to live with damp and mould rather than engage in the recurring cycle of inadequate repairs. One elderly tenant shared that she has been living with damp and mould for the past 10 years. It has been an ongoing struggle since moving into the property. The Birmingham City Council resident shared, *‘I suffer from stress and anxiety as well, and calling them up to try and sort things out has been just ongoing problems, but I stopped because it’s just too much for me’* (Tenant Interview). This conversation along with several others highlights the emotional toll, and the sense of helplessness experienced by tenants facing this issue.

### 5.9. Cost to Tenants

As initially identified during the tenant research codesign sessions, findings from both the tenant survey underlined often overlooked challenges related to these interventions, extending beyond mental and physical health considerations that are important to capture. One important consideration is social stigma. A Birmingham City Council tenant and parent of three explained: *‘you’re renting, so it’s obviously social housing. You feel like automatically look down on everyone’s in social housing for different reasons. I have worked full time, and everything paid on time’* (Tenant Interview). This feeling was particularly evident when arranging repairs, some tenants reported that they felt an expectation to accommodate the social housing provider’s repair schedule often to their own detriment. For instance, this often involved taking time off work. Tenants reported that being away from the workplace so frequently put their jobs at risk creating financial insecurity.

Additionally, tenants are financially responsible for redecorating and replacing any broken or damaged items from the damp or mould or the repair work after the intervention is completed. A tenant of Citizen Housing living alone and having first notice mould and damp in their home a few years ago explained *‘they don’t help with the redecorating. Yeah, they’ll paint an anti-mould paint on it. Once they’ve cleaned it all up and that’s it, they go out. So, the top half of the wall is nice and painted. The bottom of the wall is ripped paper and beat up. And that, to me, is wrong’* (Tenant Interview). This situation leaves tenants with a difficult choice of taking on the cost of redecorating or living in an unfinished home. This additional financial strain, combined with job insecurity creates further economic anxieties for tenants.

### 5.10. Lack of Funding

Some tenants who have experienced partial repair work or limited repairs have expressed frustration when requesting further work from their social housing provider, being told that there is no additional funding to complete the necessary repairs. A Birmingham City Council tenant living alone and struggling with damp and mould in their home for the last eight years explained: *‘every time I call the council to come and sort it out, they just come for constant inspections. For the past three years, it has been constant inspections. Physically, inspectors tell me there’s no funding available’* (Tenant Interview). This evidence supports wider findings from the report, underlining the extreme need for additional funding to address this issue.

### 5.11. Engagement with Housing Providers

Figure 31 highlights the importance of communication in the damp and mould repairs process, with poor communication having the highest number of negative impressions followed by incomplete or inadequate repairs, a mess left and long waiting times.

Despite issues around communication, this study found that a large majority of tenants (85%) understood the interventions made by their housing providers. Ventilation improvements and smart meters were the most common interventions and generally well understood, while combinations involving drainage and mould removal led to more confusion, indicating areas where further guidance could help tenants.

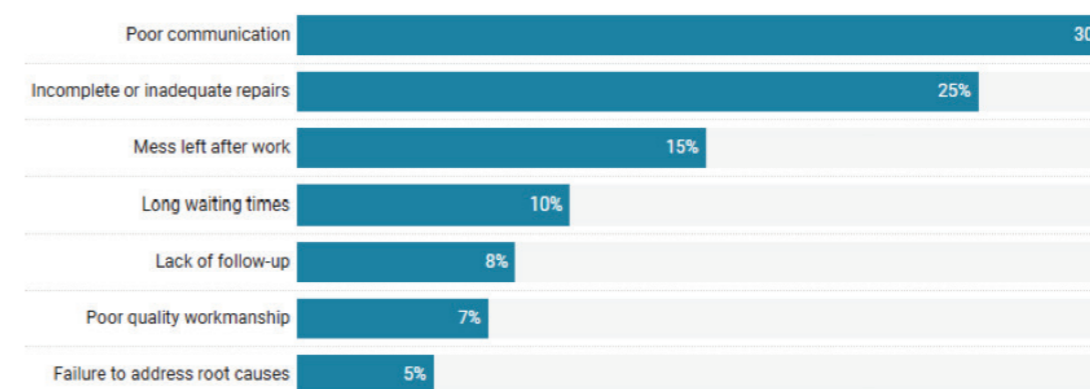


Figure 31: Negative Impressions associated with the SHQF repairs works

## Case Study 2: Chloe<sup>21</sup>

### Background

Chloe is in her 30s and has three children who live with her. She first noticed damp and mould in her home when she moved last year. She has found living with damp and mould stressful and damaging to her physical health:

*“Physically it can, you know, trigger some asthmatic episodes. And you can have, I have them like wheezing, and so does my youngest son. My daughters often just go and stay at her dad’s house.”*

### Outcome

Chloe expressed her gratitude for the opportunity to have repairs made to her home. However, she is struggling with the financial impact of damp and mould, including the damage it has caused to personal items:

*“It’s really not easy, like, to run the house and everything, and then it’s like, replace everything by yourself. And then it’s like, now I need to replace this. Now I need to replace that. Sometimes you don’t have the money to replace those things, and you do end up in debt because you things need replacing. Like, I can’t send my kids to school without coats.”*

Overall, she is frustrated by the situation, unhappy in her home and would like more to be done.

Photos from one month after repairs



## Section 6: Key Findings

## Section 6: Key Findings

### 6.1. Living with damp and mould is devastating to tenants' lives, health and well-being.

While it's been nearly 4 years since the tragic and preventable death of Awaab Ishak, testimonies from tenants in this SHQF evaluation study show how some tenants are still living with similarly dangerous conditions, which are devastating to lives, in the worst cases with life-threatening physical and mental health impacts. Harrowing testimonies describe asthma and chronic chest infections, repeated visits to hospital, parents feeling helpless at not being able to protect their children from living in damp and mouldy conditions, and the mental health toll include feeling a sense of shame and hopelessness about the condition of their home.

That 40% of tenant survey respondents had been living with damp and mould for over 4 years, demonstrates how chronic this issue is, but also more positively that the SHQF programme has begun to target those tenants in the direst situation, with homes most in need of damp and mould repairs. Notably, within this tenant survey and tenant interview sample, there was less mention of the ongoing cost of living crisis or fuel poverty, compared with management interviews. This could be attributed to various factors, including the timing of the research, which was conducted during the summer months. However, the prolonged exposure to damp and mould, suggests that while the cost-of-living crisis may be exacerbating the issue, the presence of damp and mould could even pre-date these national economic challenges. Regardless of the underlying causes, our findings indicate that both mental and physical health outcomes deteriorate the longer tenants live with damp and mould, underlining the critical need for effective intervention to address the quality of the home.

### 6.2. The underlying causes of damp and mould are seen to be poor ventilation and inadequate heating.

Property analysis, reinforced by management interviews and cross-validated with tenant surveys and interviews, identifies poor ventilation, inadequate heating, and overall home conditions as the main causes of damp and mould in these homes. These issues were linked to cost-of-living pressures and fuel poverty, which contributed to insufficient heating and ventilation.

Consequently, the most common interventions by providers were heating and ventilation replacements, along with mould treatments. For instance, heaters, extractor fans, and mechanical ventilators accounted for 40% of all interventions, while mould treatment represented 24%. Additionally, a significant portion (31%) of the housing stock was rated EPC-D, and 53% of damp cases were attributed to condensation, highlighting the critical need for these interventions.

However, the analysis also indicates that providers could enhance their pre-intervention strategies. With the exception of Birmingham, which utilised a combination of diagnostic methods like protimeter readings, wall and floor hygrometer checks, moisture or damp meters, and visual inspections, other providers lacked a clear diagnostic approach. In 43% of cases, they were unable to specify how damp and mould were diagnosed in the repaired homes, and 18% relied solely on visual inspection. These gaps in diagnosis, beyond inadequate heating and ventilation, may limit the ability to fully understand the root causes of damp and mould in retrofitted dwellings.

### 6.3. Proactive and reactive strategies were adopted in deploying the SHQF funding

The property selection rationale and the choice of intervention strategies intervention for the funding programme ranged from and included stock-led (based on stock survey data) to customer led i.e. responsive repairs because of tenant complaints.

It's simplistic to relate this to quality vs quantity decisions but there are some correlations in the decision making between deciding to invest more in deeper refurbishments of fewer homes or to spread the funding thinly on lighter interventions for more homes, thereby benefitting more tenants or being able to address more complaints on damp and mould.

The approaches adopted also tied into what existing repairs programmes were already in a procurement pipeline within the tight timeframe of the project, or again what was feasible to achieve in a short timeframe. The SHQF funding programme was deployed by equally allocating funding across the 7 local authorities, and not relating the allocations to the relative size council housing stock of the local authorities, which suggests why perhaps for the larger stock holding providers like Birmingham City Council that they spread their allocated fundings across a large number of homes.

### 6.4. Satisfaction with repairs quality but dissatisfaction around tenant engagement and communication.

The evaluation evidences a generally positive level of satisfaction with the SHQF repairs works carried out, with 63% of survey respondents rating the quality of the repairs work done between 'Excellent' and 'Satisfactory'. However, there were low levels of satisfaction around engagement and communication with tenants by their housing providers, with 'Poor Communication' the highest ranked negative impression from the survey. This was corroborated by management interviews which revealed that the SHQF programme scale for many providers had been reduced due to tenants' refusals for access, or not wanting any works to be done to their homes.

Tenants who shared their experience of communication breakdown, pointed towards challenges in progressing their reports of damp and mould in their home beyond initial inspections or less effective repairs. There are many possible causes underlying these challenges, which have contributed to an erosion of the tenant, social housing provider relationship.

Where the housing providers worked collaboratively with their contractors deploying tenant liaison officers and frontline housing staff and worked flexibility around the needs and availability of tenants, this had better outcomes in terms of both the tenants' experiences and the success in gaining access and completing the repairs timeously.

## Section 6: Key Findings

### 6.5. The SHQF Programme demonstrated added value and additionality but is a 'drop in the ocean' of repairs funding need.

For housing providers, the specificity of this grant programme targeting damp and mould in social homes was welcome and much needed. The ring-fencing for damp and mould repairs as well as not having to match-fund the grant allowed for additionality through increasing both the scale and scope of current responsive and planned repairs. Housing providers could do more of the same interventions, bring forward repairs planned for next year and try new approaches and strategies that would not have been financially viable within existing budgets.

However, the grant funding provided through SHQF represents 'a drop in the ocean' of the scale of funding required to address damp and mould specifically, responsive repairs more generally and beyond those planned repairs, capital investment and retrofitting of existing homes. The SHQF grant made up only between 2% to 10% of the annual funding required by the 5 case study housing providers for responsive repairs including damp and mould.

This is a funding gap felt acutely from all stakeholders, in particular tenants who reported partial or uncompleted repairs or damp and mould not being addressed at the root problem due to these evident funding constraints.

The scale of funding required to improve the housing quality of existing social housing not only to address damp and mould but to achieve Decent Homes Standards and retrofit older housing to meet Future Standards too, has significant implications and knock on effects for the ambition to deliver more affordable and social housing, and this is evident in the reduction in the pipeline for new affordable housing development. Coupled with the increasing cost of responsive and planned repairs, and the extraordinarily high bills councils are paying for temporary accommodation (due to the shortage of suitable, available social and affordable homes), this creates a perfect storm of conditions that continue to exacerbate the housing crisis.

### 6.6. It's too early to make a judgement on the SHQF programme health and wellbeing impacts.

While this evaluation collected important data on tenant experiences of living with damp and mould, and their experience of the programme delivery of the damp and mould repairs to their homes, it is challenging to meaningfully evaluate the overall success of the repair interventions with regard to short to medium term impacts on health and wellbeing as the repairs works continued into the summer of 2024.

Tenants were reserving judgement till after the winter 2024/25 to say how effective the repairs had been in removing and preventing the re-occurrence of damp and mould, while housing providers agreed that measuring of the success of the programme in removing damp and mould should ideally take place after 6 months to a year, and after a winter cycle.

The survey data reporting on changes in physical and mental health after the SHQF damp and mould repairs suggest rather than the repairs not having significant impacts on physical and mental health, that for many it was just too early to tell.

## Section 7: Recommendations

## Section 7: Recommendations

### 7.1. Damp and mould in homes is still a critical issue: more funding is needed to tackle the causes and prevalence of damp and mould.

**This evaluation has revealed the awful conditions of homes with damp and mould and the devastating impact it has on lives. It's also showed the added value of this programme, how 2,444 homes had damp and mould repairs and refurbishments that might not otherwise have been undertaken. The funding requirements evidence the large gap between damp and mould repair and responsive repairs budgets, and the scale of funding required to address damp and mould repairs.**

While there are technical causes of, and technical solutions to, addressing damp and mould as outlined in this report, it is critical that these approaches go beyond treatment to looking at structural issues like fuel poverty, lack of sufficient government investment in social homes and an aging, poor-quality housing stock. Fuel poverty is a significant issue particularly for older homes (often again with poor insulation and inadequate ventilation) and interventions should account for and seek to address this harm, in trying to balance energy efficiency and affordability in the context of fuel poverty. Moreover, 40% of tenants surveyed have been living with damp and mould in their homes for four or more years, which speaks to large-scale, systemic issues that are exacerbated, undoubtedly going beyond the current cost-of-living crisis.

Crucially, discourse around reasons for damp and mould attributed to behaviours and choice is problematic and does not consider poverty, disadvantage, and lack of power or choice.

Further research could be conducted by returning to the same cohort sample of households and tenants in this study, after the winter months, and employing the same research tools to evaluate meaningfully the health and wellbeing impacts for tenants of the SHQF damp and mould repairs programme.

### 7.2. The need for a tailored approach to intervention strategies

The connection between construction methods and energy rating is evident: traditional homes, which form the majority of many providers' portfolios, tend to have lower EPC ratings. Providers with a higher proportion of non-traditional or hybrid homes, such as Citizen and Solihull, are likely to be better positioned to achieve Decent Homes Standards with targeted interventions. However, Citizen, despite having 58.34% of their repaired dwellings as traditionally built, has primarily focused on heating, ventilation, and mould treatment.

This "one-size-fits-all" approach overlooks the principles of the 'Whole House Approach' set out in PAS 2035, which emphasises the need for a comprehensive and a variety of pre-repair inspections to determine appropriate intervention strategies as seen from the repairs at Birmingham only. Not only is the 'whole-house approach' being crucial for effective damp and mould treatment it is human-centred in nature. Findings from both the Tenant Engagement Workshop and Tenant Consultation work underline the contextual complexity and individual challenges that come with the delivery of damp and mould repair work. Thus, to build trust and improve homes for the long term a considered 'whole-house approach' would be more successful.

The study also found that the age of a dwelling significantly influences the type of intervention required. Therefore, housing providers need to tailor their intervention strategies based on the era of the property to ensure that repairs and upgrades address the most critical issues for that period of property.

There is a universal need for more comprehensive social housing data including the number of homes with damp and mould. Data management and monitoring is crucial for the social housing sector and there is a need to embed 'user-centric approaches' to energy efficiency, as well as focusing on knowledge building before intervention measures. This ties into a tailored approach to home energy efficiency, considering individual home characteristics and living conditions. Monitoring and follow up reviews are essential to ensure long term success while random sampling would provide an understanding of how properties are functioning and identify areas for preventative maintenance.

Further research could investigate how data, including the use of surveys and sensors has been, or can be, used systematically before and after renovations to help target properties at high risk of damp and mould and in need of repairs, and afterwards to monitor the impact and success of outcomes, testing whether interventions are working for tenants.



## Section 7: Recommendations

### 7.3. Improving tenant trust and engagement around repairs and interventions

A holistic approach is needed to support tenants around the repairs and damp and mould interventions, including simple and accessible resources for tenants.

Building trust and rapport with tenants is critical to secure access to homes for repairs and ensure the successful installation of measures. Additionally, raising tenant awareness and providing communication and engagement on damp prevention is essential for long-term management. Contractors and tenant officers have a crucial role in addressing issues of concern and improve communications with tenants. Damp and mould repairs require a collaborative approach with tenants and clearer, more coherent and consistent communication.

Further research could explore how tenant engagement and communication be enhanced to reduce problems around access, to build trust relationships and to embed understanding of how best to deploy and live with the changes made to homes to address damp and mould, and to draw out any lessons that could be learned and applied to retrofitting programmes.

### 7.4 Funding pipeline and administration

A longer, and sustained, pipeline for grant funding would allow for better procurement and more strategic planning and vision around how to deploy the funding, which properties to select to maximise its impact, and improve the quality of responses. The funding helped with 'easy wins' but more time is needed for the wider adoption of 'whole house' strategic approaches.

Housing providers felt that the SHQF programme could have been made more accessible and easier to administer, with a clearer reporting framework from the outset.

There is an opportunity for public grant programmes like the SHQF to establish and benchmark clear reporting standards with metrics that would help focus on the critical outcomes for similar programmes, addressing knowledge gaps and building an evidence base for housing organisations and the government to help inform and shape future strategies and further grant investment.

Further research could explore and map the ideal mix of standards and metrics for reporting both internally and to grant funders and public bodies, to capture efficiently and robustly the key evidence around process, outcomes and impacts of housing quality improvements, which can then be used meaningfully as an evidence-base to support further and improved funding programmes.

### 7.5. Examining the repairs claims and litigious environment of damp and mould repairs

Housing providers felt strongly that because of the high numbers of ongoing claim cases with a high-cost burden eating into repairs funding budgets that the government should consider the need for regulation to close loopholes and create a ceiling on fees for solicitors approaching tenants and generating income through litigation.

Some tenants, on the other hand, felt that using a solicitor and making a claim was the only way to get landlords or housing providers to address the damp and mould in their homes.

From either viewpoint repairs claims emerged a significant issue which may need to be looked at to ensure tenants' rights of representation are protected and public funding can be focused on repairing properties, rather than on legal fees.

Further research is needed to uncover the state of play, and to investigate the complexities around the litigious repairs claim market to understand the financial impact on local authorities and housing providers, while also how best to protect the legal civic and consumer rights of tenants, which could inform the decision-making of regulatory bodies to put into place any further measures that may be required.



## Section 7: Recommendations

### 7.6. A ‘Whole Housing Quality’ approach: aligning with public health strategies and decarbonisation programmes

Despite the tragic health consequences of poor-quality housing that was part of the motivation behind this funding programme, this evaluation has reinforced that there is limited use of health data feeding into repairs investments decisions. Repairs and maintenance, currently predominantly located in the domains of asset management and customer services, could be more closely aligned to healthy homes strategies and teams, considering not only stock condition data, but public health data as well, and working with local health and housing partnerships to tackle damp and mould in homes as a public health as well as housing quality issue. Building in simple health and wellbeing metrics into reporting frameworks for grant funding programmes, and also internal organisational key performance indicators for damp and mould repairs would help embed measurable health improvement outcomes as part of housing quality improvements

There are also clear overlaps between damp and mould repair interventions and retrofitting homes, particularly proactive approaches around insulation and thermal efficiency.

In addition to aligning damp and mould repairs and prevention programmes with health strategies, the issue of damp and mould prevention could also be integrated with decarbonisation strategies and programmes, rather than treating it as a disparate issue.

This was also recommended in the Securing the Future of Council Housing report<sup>22</sup> (cited in Section 1) looking at the importance of funding ‘Green and Decent’ Homes.

Taking this more integrated approach to programmes for improving housing quality, by linking up Decency and Decarbonisation grant programmes for example, would begin to address the causes of damp and mould and prevent their future occurrence as part of not only a ‘whole house’ technical approach, but a ‘whole housing quality’ policy approach.

**People don’t live in their homes in a siloed way, differentiating between different funding programmes, different categories of housing improvements and interventions, and differentiated impacts. The quality of a home is experienced as a whole, with overall health and wellbeing impacts within that unit of place, and policymaking should be cognisant of that real-life experience of the home.**

Further research could explore how a ‘whole housing quality approach’ could be developed to embed linked up and collaborative approaches to policy making, that benefits from shared institutional knowledge between different funding programmes, so that tackling and preventing damp and mould is part of a holistic strategy of housing quality improvement.

## Section 8: Glossary

## Section 8: Glossary

**Category 1 hazards:** these are hazards in the Housing Health and Safety Rating System (HHSRS) that pose the most serious risk to health and safety. If a property has any Category 1 hazards, local authorities have a duty to take action to address them. Examples include: damp and mould, fire, structural collapse, etc.

**Category 2 hazards:** these are hazards in the Housing Health and Safety Rating System (HHSRS) that are less severe than Category 1 hazards but can still pose a significant risk to health and safety. While local authorities do not have a mandatory duty to act on these hazards, they can still take action if they deem it necessary. Examples include noise, overcrowding, structural defects, etc.

**Condensation damp:** this occurs when warm, moisture-laden air comes into contact with cold surfaces, causing the moisture in the air to condense into liquid water. This type of dampness is common in areas with high humidity levels and poor ventilation, leading to a range of issues including mould growth, peeling paint, and structural damage.

**Contemporary dwellings:** these refer to dwellings that were constructed from 1990.

**Damp meters:** these are specialised tools for measuring moisture content and identifying moisture issues in buildings, helping to diagnose problems like rising damp, condensation, leaks, and other forms of moisture intrusion.

**Damp Proof Course (DPC):** this is a barrier installed at the base of a wall to prevent moisture from rising up through the building materials.

**Decent Homes Standard:** this is a set of criteria introduced by the UK government to ensure that all social housing meets a basic level of quality, providing safe, warm, and healthy homes. Launched in 2000 as part of a broader effort to improve social housing conditions, it remains a key policy framework for maintaining housing quality in the UK. The standard applies primarily to local authorities and housing associations responsible for maintaining social housing stock.

**DPC Injections (DI):** this refers to a method used to treat rising damp in buildings. Over time, existing DPCs can become compromised due to various factors such as deterioration, bridging, or damage, leading to dampness in the walls.

**Dwelling:** any type of home, building or residence where people live. It encompasses various forms of housing.

**Energy Performance Certificate (EPC):** a document that provides information about the energy efficiency of a dwelling, including its energy consumption, carbon dioxide emissions, and recommendations for improving efficiency. EPCs are typically required when a property is built, sold, or rented. The certificate rates the property on a scale from A (most efficient) to G (least efficient), helping potential buyers or renters understand the energy performance and associated costs of a dwelling.

**External Wall Insulation (EWI):** this is a method of insulating the outside of a building to improve its thermal efficiency.

**Extractor fan (EF):** this is a mechanical device designed to remove stale air, moisture, smoke, odors, or other unwanted elements from a space, improving ventilation and air quality. Extractor fans are commonly used in bathrooms, kitchens, workshops, and other areas where there is a need to vent humid air, pollutants, or heat.

**Housing Health and Safety Rating System (HHSRS):** a risk-based assessment tool used in the UK to evaluate potential hazards in dwellings. It was introduced by the Housing Act 2004 and aims to ensure that homes are safe and healthy for occupants. The system identifies 29 different hazards that can affect health, such as dampness, excess cold, falls, and fire safety.

**Hybrid homes:** these are residential structures that combine traditional building methods with modern construction technologies and materials.

**Internal Wall Insulation (IWI):** this is a method of insulating the inside of a building by applying insulation materials to the internal walls.

**Loft Insulation (LI):** this is a material installed in the roof or attic space of a building to reduce heat loss, improve energy efficiency, and maintain a comfortable indoor temperature.

**Mechanical ventilation (MV) systems:** these are designed to provide controlled and consistent airflow to ensure good indoor air quality. They remove stale, polluted, or humid air from spaces and supply fresh, clean air. These systems are commonly used in both residential and commercial buildings, especially in modern, airtight structures where natural ventilation may be insufficient.

**Mould:** this is a type of fungal growth that is found both indoors and outdoors and plays a crucial role in the decomposition of organic matter. However, when it grows in homes or buildings, it can become a significant issue due to its potential health risks and damage to property.

**Part L of the Building Regulations:** this part of the regulation focuses on the conservation of fuel and power in buildings. Its primary aim is to improve the energy efficiency of new and existing buildings, thus reducing energy consumption and minimising the environmental impact of buildings.

**PAS 2035:** this is a standard developed in the UK aimed at improving the energy efficiency of existing buildings through a whole-house approach. It was introduced to support the implementation of energy efficiency retrofits while ensuring quality, performance, and occupant safety.

**Penetrating damp:** this is a type of moisture intrusion that occurs when water seeps through external sources such as walls, roofs, or floors of a building, resulting in dampness inside the building.

**Post-modern dwellings:** these refer to dwellings that were constructed between 1960 and 1989.

**Post-war dwellings:** these refer to dwellings that were constructed between 1945 and 1959.

**Pre-repair inspection:** this is the assessment conducted before any repair work is carried out on a property. This inspection aims to identify existing issues, determine the scope of necessary repairs, and evaluate the overall condition of the property.

**Pre-war dwellings:** these refer to dwellings that were constructed between 1901 to 1944.

**Proactive maintenance:** this is a strategy that focuses on preventing failures before they occur. This approach involves regular inspections, scheduled maintenance, and the use of advanced technologies to monitor dwelling conditions.

**Protimeter:** this is a brand of moisture meter commonly used to measure moisture content in materials. It is particularly valuable for assessing moisture levels in walls, floors, and other building elements to identify problems such as dampness, leaks, or water intrusion.

**Reactive maintenance:** also known as breakdown or corrective maintenance, refers to a maintenance strategy where repairs or maintenance activities are performed only after a failure or issue has occurred.

**Retrofitting:** this refers to the process of upgrading existing buildings or systems with new technology, materials, or features to improve their performance, efficiency, and sustainability.

**Rising Damp:** this is a type of moisture problem that occurs when water from the ground rises through the walls of a building due to capillary action. It primarily affects buildings with inadequate damp-proofing measures, particularly older structures that may not have been constructed with modern damp-proof courses.

**Stock:** this is the total number of housing units available in an area. This can include various types of residential dwellings or homes.

**Thermal Boarding (TB):** this refers to a method of insulating walls, ceilings, or floors by applying thermal insulation boards made from various materials.

**Victorian dwellings:** these refer to dwellings that were constructed before 1900.

**Visual Inspection:** this is a systematic examination of a dwelling to identify any signs of damage, deterioration, or other issues that may affect its integrity and performance.

**Whole-house approach:** this is a comprehensive strategy in retrofitting that considers the entire dwelling as a cohesive system. This approach emphasises the interrelationships between various components of a house such as structure, insulation, ventilation, heating, cooling, and water management to optimise performance, comfort, and sustainability.





## Centre for the New Midlands



### West Midlands Combined Authority

*The Centre for the New Midlands (CNM) is the only independent, not-for-profit think tank for the West Midlands region and has a mission to be the place where people come to 'debate, shape and create' a better West Midlands region. Through the Centre's partnerships across society, industry and academia, it is focussed on discovering new solutions to some of the region's biggest social and economic challenges and help to shape a New Midlands.*

### Housing and Communities Research Mission

As one of the key workstreams at the CNM, our Housing and Communities research programme seeks:

- To address critical issues around Housing and Communities in the Midlands, supporting independent debate on strategy, policy and practice.
- To collaborate with key stakeholders and with communities to undertake impactful research, which includes reviewing existing evidence, identifying evidence gaps and addressing these gaps with new rigorous research in the field of Housing and Communities in the Midlands, focusing on common areas of interest and regional priorities, which will benefit our region and its communities.
- To engage with academia, industry, local, regional and national government, highlighting evidence of best practice in the region, working with our partners to both evaluate and positively influence regional and national policy around Housing and Communities.
- To create long-term and sustainable impact as a think-tank by uniquely contributing towards new longitudinal evidence bases and frameworks particularly around core themes including housing need and affordability, housing quality, neighbourhoods and place-making, health and wellbeing, net zero transitions and tenant engagement.

For queries or further information please contact [research@thenewmidlands.org.uk](mailto:research@thenewmidlands.org.uk) or see [www.thenewmidlands.org.uk](http://www.thenewmidlands.org.uk)

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